

AN ORGANISATIONAL ANALYSIS  
OF SOCIAL WORK AREA OFFICES  
AND NEWLY REFERRED CLIENTS  
WITH RENT ARREARS AND FUEL DEBTS

by

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This thesis is entirely

my own work

## ABSTRACT

In this study I look at how social workers in 3 area offices dealt with newly referred clients with rent arrears and fuel debts. The data for the research was collected between October 1982 and February 1984.

I have adopted an organisational perspective based loosely on the systems theory perspective outlined by Miller and Rice (1967). From this perspective, social work organisations are seen as import-conversion-export systems, with clients with rent arrears and fuel debts being the product of conversion. Within these systems I suggest that it is useful to identify the primary task adopted by social workers, from the particular ordering of the subsidiary tasks they undertake.

Using this framework, I suggest that the 3 offices operated with different definitions of the primary task. I identify 4 main primary tasks.

1. "to give practical help to clients to help them manage their debts"
2. "to effect change in the clients behaviour"
3. "to push responsibility back onto the other agency"
4. "to ensure that clients receive their rights from other agencies"

I found that these differences were best accounted for by the interaction between the environment and the organisational ethos of each office. I describe the national and local environments in terms of the resources they provide for and the constraints they put on social work offices. I suggest, however, that the orientations of social workers explain in large part the way that offices respond to their environments. In turn, I speculate that the management style of senior staff have a key influence on the orientations adopted by basic grade social workers in their dealings with financial problems.

The findings of this research suggest that policy makers should consider carefully how managerial style and the orientations of social workers interact with the environment to shape the service received by clients. I identify that in the future, demands on social work offices are likely to increase greatly. This would suggest a greater scrutiny of how policy may be put into practice and with what impact on clients.

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## CHAPTER 1

### INTRODUCTION, THEORY AND METHODS

#### 1.1. INTRODUCTION

In this thesis I look at how social workers in 3 area offices dealt with newly referred clients with rent arrears and fuel debts and at some of the factors which influenced this. The data was collected between October 1982 and February 1984. The data collection consisted of a small pilot study, which involved interviewing staff from a range of agencies involved with people with rent arrears and fuel debt, a main study, which involved spending 6 weeks in each of 3 area offices and a follow-up study which involved interviewing staff from agencies in contact with the 3 area offices.

My interest in this area of research was two fold. On the one hand I was interested in organisation theory and how it could be related to the social services. On the other hand I was also interested in the substantive area, that is how social workers deal with financial problems of which rent arrears and fuel debts are common. In designing the research and analysing the data, both the theoretical and substantive concerns have played a part. As such the theoretical framework has influenced the analysis of the data, as in turn the substantive issues have informed the development of a theoretical framework.

The theoretical framework that I adopt is based loosely on the "systems" perspective propounded by Miller and Rice (1967), but with important amendments. In this framework the social work area office is described as an import-conversion-export system in which clients with rent

arrears and fuel debts are the product of conversion. The main influences on the import-conversion-export are described in terms of environmental resources and constraints and the organisational ethos of the office. I found that it was the interaction between these two which best accounted for these import-conversion-export processes (or patterns of intervention) in the 3 offices.

On a substantive level, using this framework I describe the import conversion and export processes adopted in the 3 offices. I found that there were similarities and differences in the 3 offices in these processes. In all the offices, clients with rent arrears and fuel debts had a short life span with intervention based primarily on negotiating arrangements with creditor agencies. Other forms of help, particularly supervising clients arrangements with creditor agencies and financial payments were less common.

I found that there were also differences in the import-conversion-export processes adopted in the 3 offices. These were identified by using the notion of the "primary task" as a way of describing the emphasis put on subsidiary tasks. The main differences revolved around the acceptance of referrals from other agencies, the emphasis placed on budgeting or welfare rights help and the circumstances in which social workers would make financial payments or would supervise arrangements.

These differences could be accounted for by different local environments characterised in terms of being either threatening or unthreatening in the pressures they placed on social work area offices in interaction with the organisational ethos of each of the offices. In this latter respect I found that social workers adopted different orientations to financial

problems, but also importantly that senior staff within the 3 offices adopted different managerial styles which influenced whose orientation had an impact on patterns of intervention.

## 1.2. BACKGROUND TO THE RESEARCH

This study was initially linked to research on financial aid in social work carried out by Hector Currie and Ralph Davidson (1984). That research looked at the response of social workers to clients who requested help with financial problems, evaluating that response from the perspective of both clients and workers. This research had an initial remit to look at an area of close interest to this. I also had an interest in exploring social work issues from an organisational perspective.

The legislation covering financial aid in social work in Scotland is s.12 of the Social Work Scotland Act (1968). Rather than limiting the research to financial aid in social work, I decided to look at s.12 in its broader context of advice, guidance and assistance. S.12 states,

it shall be the duty of every local authority to promote social welfare by making available advice, guidance and assistance on such a scale as may be appropriate for their area ..... and such assistance may be given in kind or in cash.

Financial payments are only one option that social workers may pursue in dealing with financial problems. They may also advise clients on budgeting, welfare rights or "personal" problems; they may negotiate with other agencies on the client's behalf and they may supervise (formally or informally) the arrangements made by clients with debtor agencies. It seemed useful to consider financial payments in the context of other help given to clients.

The focus on rent arrears and fuel debts was chosen because previous research, had identified that in Scotland these were major items of expenditure under s.12. Jackson and Valencia (1979) found that in the early 70's rent arrears and fuel debt vied for first position in the reasons for which s.12 payments were made.

Social work involvement in rent arrears and fuel debts also seemed to be an interesting area of comparison. In both, clients are involved in indebtedness to a public agency. Yet these public agencies are very different, in terms of their structure, the nature of the service they provide and the nature of public control. Further there was some evidence to suggest that the picture identified by Jackson and Valencia was changing, as a result of the introduction of the Housing (Homeless Persons) 1977, which laid responsibility for dealing with homelessness squarely with housing authorities. Diana Wilkinson (1980) reported that prior to the Housing (Homeless Persons) Act, it was not unusual practice for SWDs to assist tenants threatened with eviction by guaranteeing their rent or by providing them with a lump sum out of s.12 funds. However, 4 months after the Act was brought into effect, although two thirds of authorities were accepting rent guarantees, and half were accepting s.12 payments, the remainder indicated that s.12 payments were no longer available, or that housing authorities were not accepting them for whatever reason. This suggested an interesting comparison, where clients with fuel debts might get financial help, while those with rent arrears would not.

### **1.3. A THEORETICAL FRAMEWORK**

The organisational perspective adopted in this research is based on the open systems theory propounded by Miller and Rice(1967). They state,

Any enterprise may be seen as an open system which has characteristics in common with a biological organism. An open system exists, and can only exist, by exchanging materials with its environment. It imports materials, transforms them by means of conversion processes, consumes some of the products of conversion for internal maintenance, and exports the rest. Directly or indirectly, it exchanges its outputs for further intakes, including further resources to maintain itself. These import-conversion-export processes are the work the enterprise has to do if it is to live.

Miller and Rice argue that an enterprise relates to its environment through a variety of import-conversion-export processes, referred to as task systems. These task systems (or the formal organisational structure) are distinguished from "sentient systems", or individual members' identity with the organisation (or the informal organisational structure).

They use the concept of the primary task as a way of constructing and comparing organisational models. They argue that whilst organisations very often have multiple tasks to perform,

That at any given time an enterprise has a primary task – the task it must perform if it is to survive. [their emphasis]

They argue that this is a useful concept which allows the researcher to explore the ordering of multiple activities. They state,

In the analysis of organisation, the primary task often has to be inferred from the behaviour of the various systems of activity, and from the criteria by which their performance is regulated. One may then be able to make such statements as "This enterprise is behaving as if its primary task were ....." or: "this part of the enterprise is behaving as if the primary task of the whole were ....". Such formulations may be compared with explicit statements by the leaders of the enterprise and of its parts about their definitions of the primary task

They further use the notions of "resources" and "constraints" as a way of exploring the relation of an organisation to its environment. They argue that



internal and external factors place constraints on and provide resources for organisations as import-conversion-export- export systems.

Resources provide, or facilitate, the activities through which intakes are converted into outputs.

and that

The extent to which resources exist or do not exist constitutes the major internal constraint on task definition and performance. The social, political economic and legal conditions constitute the major environmental constraints.

Using these notions, that is organisational, task and sentient boundaries, the primary task and the external and internal constraints, Miller and Rice build a complex model for interpreting and analysing organisational behaviour. Whilst this model has some advantages I have not adopted it in full. In particular I do not make use of the concept of sentient boundaries or of internal resources and constraints. Instead I have substituted these with the concept of "organisational ethos" as a way of exploring the informal structure of the organisation in interaction with the formal structure. For the purpose of the theoretical framework organisational ethos has two elements. These are social workers orientations and the management styles adopted by senior staff in managing organisational boundaries.

Nevertheless the framework adopted by Miller and Rice has some advantages which are worth noting here. In particular the emphasis on the importance of seeing organisations in the context of their environments is important at a number of levels. In dealing with rent arrears and fuel debts SWDs are only one of a network of organisations, which consists also of the Gas and Electricity Boards, Housing departments and the DHSS. A number of

authors have discussed the impact that agencies may have on the financial provisions made by SWDs. (Hill and Laing (1979) Jordan (1974), Jackson and Valencia (1979)).

This network of organisations is affected by a broader environment. Thus all these agencies are constrained, albeit in different ways, by central government, through legislation and in some cases funding. Further economic and social factors at a national and local level have had an impact on each of these agencies. Increasing unemployment and the increasing numbers of clients dependant upon state benefits has led to a "boom" in debt. These environmental factors are discussed in greater depth in the next chapter.

A second advantage is that the model does not suggest an inflexible fit between organisations and their environments. Rather it is suggested that organisations interact with their environments. Thus, in this model the researcher discusses environmental "constraints" and "resources" as influences on, rather than determinants of organisational structure. This is important to the extent that it allows for different organisations to adapt to their environments in different ways. Throughout this thesis it will become clear that social work area offices did adopt different patterns of intervention in dealing with rent arrears and fuel debts.

Systems theory is not without critics however. Locket and Spears (1980), Silverman (1970) and others have argued that the organic analogy of organisations as living things has been pushed too far. As a result of which, the structure of an organisation has been emphasised to the detriment of "meaningful human action". Bowey (1980) suggests that systems theorists see the behaviour of individuals as arising from the constraints imposed by the

organisation, rather than organisational behaviour arising as a result of the interaction between individuals. Further she suggests that systems theorists tend to reify the social system and impute actions to it, as though there was a purpose and an organisation quite apart from the members of the organisation. So Ackoff (1980) (a systems theorist) states,

structurally a system is a divisible whole, but viewed functionally it is indivisible, something is lost in taking it apart.

This would suggest that organisational structure was a more important influence on "action", than organisational actors definitions of the situation. To a degree the framework adopted by Miller and Rice does allow for members' perceptions to be taken into account by use of the concept of sentence. In this respect it is possible to discuss conflicts between how different members identify the primary task of the organisation. I have chosen, however, to use the concept of organisational ethos as a way of exploring both different orientations to financial problems and the way in which some orientations gain ascendance in service provision. I would argue that social workers definitions of their situations are important in explaining the way they view their environment and why they choose particular ways of responding to it. This is particularly the case where organisational and task boundaries are not clear. Rees (1982) notes,

If we could take for granted that social workers accepted at face value what people say they want, and that such staff has the resources to solve problems, there would be little point in discussing some organisational considerations affecting social work. We could assume that social work agencies were rational organisations geared to the relatively simple variable of public demand. That model of social work is an illusion. people are not always clear about their needs, partly because they are not sure what social workers can do. Staff may be left to guess at a clients expectations of the purpose of the meeting. In implementing national social policies and those developed locally by their agencies, social workers only have broad

guidelines to follow.

Systems theorists have also been criticised from quite a different angle. It is argued that built into the systems perspective is a managerial or conservative bias. Lockett and Spear (1980) for example argue that there has not been enough discussion of power structures within society and how organisations reflect and sustain those power structures. They note,

combined with this has been insufficient emphasis on the role, sources and exercise of power both within organisations and within society as a whole.

The framework adopted by Miller and Rice does, however allow for some discussion of how organisations reflect power structures within society as a whole. The concepts of environmental constraints and resources provide a potentially rich source for exploring linkages between the service provision of organisations and power bases within society.

One further point needs to be clarified here. Miller and Rice suggest that the primary task is the one it must do if it is to survive. This suggests an overly functional view of organisations, rather than one concerned with the organisation as a structure composed of individuals with their own perceptions of the primary task. I do not accept that particular patterns of intervention in relation to rent arrears and fuel debts arise from survival needs. Rather the concept is adopted as a way of making sense of the different ways in which social workers intervene in different client circumstances. This is developed further in chapter 3.

#### 1.4. RESEARCH DESIGN AND METHODOLOGY

Three main questions influenced the nature of data collection, these were.

1. How do social workers in three area offices deal with newly referred clients with rent and fuel debts?
2. What factors influence the different patterns of intervention?
3. What are the implications of different patterns of intervention for clients?

These questions came about as a result of the interest in both the theoretical and substantive areas noted above. Theoretically I was interested in developing an organisational theory that could adequately link organisational behaviour to environmental factors and to the values and perceptions of organisational members'. Crozier's games theory (1980) initially suggested that different provision within different organisations could be explained in terms of different organisational strategies and tactics. Social workers are very dependant upon resources within the domains of other organisations. In this respect to discuss social workers strategies for dealing with other agencies, seemed an appropriate way to explore the increasing social problem of debt. These 3 questions were then translated into the following,

1. How do social workers bargain with other agencies over rent and fuel debt issues?
2. What factors influence these strategies and tactics?
3. What are the implications of various strategies and tactics for clients?

A full analysis of bargaining within a network of organisations would have required data collection from 5 different agencies, from a historical perspective as well as at a particular point in time, as well as at different organisational levels. Clearly this was an impossibly far reaching task. I decided then to focus primarily on social work area offices at the level of interaction with the client at a given focus in time. Other areas of data collection were attached a lesser importance; those were – the provisions of other agencies, other levels of analysis and the history of inter-organisational interaction.

The focus on rent arrears was chosen because of the initial link to the research project on financial aid in social work, carried out by my supervisor and Hector Currie. In small part also, however I had encountered some difficulties in negotiating access for short periods of observation for the pilot study, from the Gas and Electricity Boards. Although both the Gas and Electricity Boards eventually agreed to a number of interviews, as part of the follow-up study, they refused me access for the pilot study. I was not certain, then that I could get access to these organisations if I adopted a greater inter-organisational perspective in the study.

I chose to focus on a given point in time rather than a historical analysis because it was easier to get access to this sort of data. Where I could observe for myself and collect details of cases "as they occurred", this kind of data seemed more reliable as a basis for making general observations.

The focus on area offices was chosen because I felt that it was appropriate to collect data at the main level of interface between the client, social worker and agency. Moreover I regarded the research as an "exploratory study". Since I was not sure what kinds of "tactics and strategies" social

workers might use, a fairly open framed research methodology based around participation seemed appropriate.

Initially then I intended to spend 6 weeks in 2 area offices collecting data from observation, case questionnaires and agency records. I intended to follow this main study with a short follow-up study involving interviews with members of other agencies. Two area offices seemed a reasonable number to study. It allowed for a small amount of breadth in data collection as well as some depth of data from each of the offices. I felt that a study of a greater number of offices would reduce the time that I could spend with each. At the same time a study of one area office would not allow a comparison between different organisational strategies and tactics. A small follow-up study interviewing members of other agencies would still allow me to retain an inter-organisational perspective within the research. In practice, however, the research design changed as I document below.

## **1.5. RESEARCH METHODS**

In the initial research design there was a 3 fold part to data collection.

- a. a pilot study
- b. a main study
- c. a follow-up study

### 1.5.1. THE PILOT STUDY

A pilot study was undertaken to identify issues and questions that might fruitfully be pursued throughout the main study. The pilot study involved interviewing staff from 2 social work area offices, a district housing authority, a local DHSS office, a regional DHSS office, Shelter, Fuel Poverty Action Group and an advice agency. No set schedule was used for these interviews, rather a loose set of questions were devised for each person interviewed, as appropriate to their position. I further conducted a couple of short periods of observation in the 2 area offices and the district housing authority (ie. 1-2 days).

The pilot study in itself, was too shallow to allow any full data analysis. It did raise a number of important points for my research, however. Firstly, it provided me with important background information about the contact between the 5 agencies. Not long before the pilot study, the 1980 Social Security Act, and the Tenant Rights Etc (Scotland) Act (1980), had come into effect. A number of those staff interviewed commented on how these acts had had an impact on their organisations. Similarly the (then called) "unified housing benefits scheme", was due to be implemented over the 6 months following the pilot study. Again staff interviewed commented on what they thought the likely effects of this would be on their organisations. This was useful information, which, given the main study alone, I would not have had the same access to.

Secondly, interviews with social work staff seemed to indicate that there was some variation between local offices, not only in terms of making financial payments, but also in advice, negotiation and advocacy. For example one social worker had commented,



At ---- they tell clients they don't deal with DHSS problems. We never do that here. Financial problems can often be part of a whole lot of other problems. Also though, its much easier to refer clients there, the DHSS and the other agencies are just down the road. We could give people their fares to get down to the DHSS but it takes a long time to get there. But we have a different philosophy here anyway.

Comments such as this raised interesting questions, about if and how offices operated differently. Further "different philosophies" seemed to be an important explanatory variable that should be explored. These questions remained important throughout the main study.

Thirdly, comments made again by social workers suggested that I might generate very different types of data from long term and intake cases. Social workers in the 2 offices suggested, that financial problems were more frequently dealt with by intake social workers. Thus one social worker commented,

I liaise very little with other agencies for fuel and rent debt - they liaise more in the short term team. Most of my cases are long term unemployed and therefore on supplementary benefit. They've often already been put onto fuel direct and so their problems are already being dealt with.

It became clear to me also that intake systems were a more "distinct" and "observable" setting than area offices as a whole, where in fact it may not be easy to establish ways of collecting data on how long term workers in particular dealt with rent arrears and fuel debt cases.

These were useful insights to have gained before starting the main study. In many ways, however, it was during the main study itself that questions generated themselves.

### 1.5.2. THE MAIN STUDY

The main study was to involve spending a six week period in two social work area offices. Three sources of data were envisaged. These were,

- a. Participant observation: involving observation of interaction between social workers and clients, meetings, and the "general life of the office".
- b. Questionnaire data: this was to involve social workers filling in short tick boxed questionnaires for every rent and fuel debt case coming to the office over the 6 week period.
- c. agency record data: as appropriate.

In practice the eventual research design changed in 4 ways, partly because of the practicalities of achieving access and partly because I identified during the periods of data collection that particular types of data would complement the research. Those changes were

1. that 3 offices were studied rather than the original 2 envisaged.
2. that I did not observe interaction between social workers and clients. Although I did attend office meetings and did become involved in general observation.
3. that I took responsibility for completing questionnaires, by short interviews of 10 to 20 minutes with social workers who had dealt with a client with a rent or fuel problem (in total I filled in about 90 questionnaires of which 84 were used in the final analysis)
4. that at the end of each period of observation I interviewed staff dealing with intake cases, as well as intake seniors

and the area officer.

The first change was to the number of teams studied. I initially wanted to study two area teams in 2 different regions. I felt it would be desirable if the two offices served similar types of areas, and that those areas have relatively high levels of deprivation. As such the offices would be comparable and in both there would be "a problem" to negotiate over. One region, however requested that I study 2 offices in their area, to make the study more "representative". This was a condition of access I agreed to. Whereas in the first region I had been able to negotiate to go to the office I wanted to, in the second region the offices were chosen more as a result of which offices were willing and able to participate. The 3 offices I studied, were not then similar in terms of similar socio-economic environments. Whilst two of the offices served areas with high levels of deprivation, one did not. This proved to be beneficial in that it enabled me to explore the importance of local environments, and particularly demands on service as an influence on or explanation of different patterns of intervention.

The second change was to the data collected through observation. The first office that I visited, felt unhappy about allowing me access to interaction between clients and social workers. They felt that interviews between the social worker and the client were personal and confidential settings. they felt that whilst I might ask the clients permission to sit in on interviews, clients would feel pressurised to agree to this.

As a result I did not sit in on interviews with social workers and clients. Rather observation focused on how the office operated through meetings and more general observations of the "life of the office." This was a

pattern I continued in applying for access to the second region. In retrospect, however, the lack of direct observation of social workers with clients is a weakness in the research. The data is orientated towards what social workers said they did, rather than what they actually did. (although, in practice it would have been impossible to see how social workers operated in all the cases referred to the office, in any case.)

The third change was to the method by which I collected information from the questionnaires on individual cases. The first office that I went to were unhappy about the onus of filling in questionnaires laying with social workers. As a result I undertook to devise a method of tracking cases where there had been a rent and fuel debt element, and to seek out and interview the appropriate social worker. This proved to be a beneficial change, for whilst I was able to clarify and collect more factual details of individual cases, they were also rich in qualitative data.

The questionnaire was based around, clients' circumstances, social work action and the results for clients where known (see appendix 2). Where I interviewed social workers rather than relying on pre-coded questionnaires I could collect a greater quantity and accuracy of information. Thus in coding the questionnaires prior to analysis, a greater number of coding categories were generated. The short interviews (which took between 5-15 minutes), not only allowed me to collect this information, but also allowed me to develop more qualitative questions such as social workers definitions of "successful" or "unsuccessful" action, or why social workers had taken particular actions. In the absence of direct observation of clients with social workers, this data was invaluable and proved to be a main source of data in the analysis of the 3 offices.

The fourth change to the research design was to introduce an interview schedule for both basic grade, senior and area office staff in the 3 offices (this took between one to one and a half hours – see appendix 3). After several weeks of observation in the first team I felt that I needed to consolidate some of the data collected through the questionnaires and through observation and agency records. For example in the first office it was common for social workers to say “we don’t make s.12 payments, we push the responsibility back onto the other agency”. I wanted to get some views across the office as a whole as to how they “pushed responsibility back onto the other agency”, since it was not clear to me how they were in fact doing this.

**the role adopted as participant observer** Participation in each of the three offices meant different things. Each time that I went to a new office I had to find out where things happened. Thus in two of the area offices, the coffee room was a major meeting place, where social workers discussed office politics, cases, other agencies, amongst other things. In the third office, however the larger of two intake team rooms, was the place where people met and chatted.

Different authors have identified different roles adopted by the participant observer, according to the degree of participation. For example Pearsall (1970) suggested a continuum from, complete observer to complete participant. Similarly Spradley (1980) identifies, complete, active, moderate and passive forms of participation and a fifth category of non-participant. Along this scale I could be identified as a “moderate” participator. I could not completely or even actively participate in many of the activities of the office, for I was not in the organisation as an employee and could not undertake to

deal with cases. I did not become involved in discussions in meetings, although I naturally participated in conversations, jokes, taking my turn to make the coffee and so on.

Collins (1984), has classified observers along a different type of continuum, ranging from "unobtrusive observation" to "participant comprehension". The unobtrusive observer attempts to observe the situation without in any way influencing it. By contrast the researcher who attempts participant comprehension "should come to be able to act in the same way as the native members "as a matter of course" rather than remember or record the details of their interactions".

The role I adopted was closer to that of the unobtrusive observer, where I attempted not to influence the situation. However, as Smith (1980) notes, observation on its own is not sufficient. To attempt some comprehension of what was happening around me, I clearly had to ask questions and make myself visible. In one particular case I did become more involved. In this case, in one of the area offices social workers were dealing with clients who were threatened with eviction from decrees that were over a year old. At that time I felt that these decrees might possibly be invalid. I was then faced with a dilemma, where this information might be important in preventing clients from becoming homeless. I therefore chose to pass my opinion on. This action in fact yielded useful data, in so far as I gained some insight into how information was passed (or not passed!) around the office. This would seem to suggest that "unobtrusive observation" does not always yield the best kind of data. Active involvement in a social situation can bring about understandings either intentionally or unintentionally.

### 1.5.3. THE FOLLOW-UP STUDY

After the main study a number of interviews were conducted with the HD, GB and DHSS staff, in contact with local offices. These interviews were based around a semi-structured interview schedule. The questions asked revolved around agencies evaluation of social work practice and involvement in rent arrears and fuel debts. Agency members were asked of their perceptions of their contact with social workers at a number of different levels (at liaison meetings, informal contact and contact over individual cases). In the context of different patterns of intervention, it seemed appropriate to ascertain how agencies saw social work involvement. In analysing the data, these interviews have not played a major part in the thesis.

### 1.6. DATA ANALYSIS

I used two main methods in analysing the data. Firstly much of the data from the case questionnaires I coded numerically. For example I coded the characteristics of the debt (such as the size and stage of debt) and characteristics of the client (such as the size of the clients family, the sources and size of income etc) I did not attempt any complex statistical analysis of these categories of data. This was primarily because the number of cases was small given the overall number of variables involved. For example the questionnaires could be divided according to the office involved, the social worker, the type of debt (whether gas, electricity, rent or a mixture of these) as well as the nature of the clients' debt problems. It seemed more useful to merely count the number of clients falling within any coding category and use more qualitative methods of analysing this data.

Secondly I used a simple card filing system for organising the data qualitatively. Initially I decided to organise that data according to the individual

social worker. For each social worker I had 5 different types of card. These covered their views or comments on, the client, other agencies, social work, the use of s.12 payments and strategies for dealing with financial problems. This filing of data according to the individual social worker allowed me to begin to identify the orientations of individual social workers, as well as to compare and contrast the degree of consensus among social workers in each of the three offices.

From this broad basis I began to generate new themes for organising the data. This I did according to the theoretical framework that I adopted at that time. In important ways, however the data influenced the theoretical framework, which changed over time. For example at one point I was interested in the typology of social workers ideologies of need identified by Smith (1980). He identified three dimensions of need, these were, the unit of need, the cause of need and the appropriate assessor of need. I accordingly began to file information on cards under these broad headings. I found, however, that Smith's typology did not adequately explain my data. I then began to look at other typologies of ideologies or orientations to social work. As I outline in chapter 4 I eventually based my data analysis on the typology outlined by Whittington (1977).

Initially I also used the framework adopted by Crozier (1980) and organised the data according to the strategies and tactics used by social workers in dealing with financial problems. This did not however, allow me to make the best use of my data. In particular I found that I had collected rich data on the internal workings of each of the offices, such as the routines for making decisions, the managerial style of senior staff and the orientations of the group. I adopted the framework put forward by Miller and Rice as an



alternative way of organising and using my data. Thus I began to think about ways in which clients were imported, converted and exported in the offices. As I have already identified, however, the data suggested that I could not use their framework in full. I therefore changed certain parts of the framework for the purposes of analysing the data.

This method of analysing the data was not a straightforward and uncomplicated one. It took me a long time to identify a theoretical framework that best made use of my data and therefore explained best what was going on in each of the three offices. This I achieved not only through reorganising the data, but also through writing and rewriting the thesis.

Inevitably I have not been able to use all the data. In particular I have not made full use of the interviews that I conducted with members of the other agencies in contact with social work offices. In many ways I feel that I collected too much data to usefully analyse during the period of the PhD. The period where I interviewed agency members could perhaps have been better used in analysing the data from the case studies. It was useful however in generally giving me a picture of how the various organisations interacted.

## **1.7. OUTLINE OF THE THESIS**

In the following 7 chapters there is not a clear distinction between "theory", "literature" and "data" chapters. Rather the thesis is structured around a discussion of 3 areas, these are,

- a. environmental constraints and resources
- b. the social work area office as an  
import-conversion-export system

### c. organisational ethos

Each of the next three chapters takes one of these areas and discusses it, using and developing, to different degrees, the data from the 3 case studies, the relevant literature and the theoretical framework. In chapter 2 I look at environmental constraints and resources that are common to all the area offices. Chapter 3 focuses on the idea of social work area offices as import-conversion-export systems. In this chapter I suggest that this is a useful way to compare and contrast patterns of intervention in the 3 offices. Chapter 4 explores the concept of organisational ethos in greater depth.

The main data from the 3 offices is presented in 3 case studies, in chapters 5-7. These case studies focus on the attributes particular to the area offices in these same 3 areas. That is, the local environmental constraints and resources, (in this respect the regional SWD is seen as part of the environment of the area office, rather than the area office as a sub-system of a larger organisation), the office as an import-conversion-export system and the organisational ethos of the office.

The final chapter summarises the main findings of the research and points out the implications of these both from a managerial perspective and from the angle of the service given to the public. I also look briefly at recent changes in the Electricity Board's debt collection procedures and the forthcoming change to the social security system. I speculate the kind of impact these changes will have on the 3 area offices given the findings of the research.

### Notes on the text

Throughout the thesis basic grade social workers are always referred to as "she", whereas senior staff, that is senior social workers and area officers, are always referred to as "he". This is appropriate given that most basic grade social workers were women and most senior staff men. In some instances it has been necessary to change the sex referred to in particular quotes as well as the identity of the speaker or actor. Importantly however, this has allowed me to ensure that individual workers and offices retain some anonymity. Male basic grade social workers and female senior staff will not therefore be automatically recognisable to readers.

Footnotes are placed in appendix 1, rather than at the foot of each page.

Some abbreviations are used at different points in the thesis. The main ones are – HD for housing department, EB for electricity Board, GB for Gas Board, FB for Fuel Board, DHSS for Department of Health and Social Security and SWD for Social Work Department.

## CHAPTER 2

### ENVIRONMENTAL INFLUENCES ON SOCIAL WORK PROVISION

#### 2.1. INTRODUCTION

In this chapter I explore the environment of the SWD and its influence on social work provision. I indicate how, at both a national and a local level, certain environmental factors have had an influence on the demands made by rent and fuel debtors on social work services. I also indicate how social workers are constrained in the resources that they can bring to an interview with clients, both by social work legislation and that governing other agencies. The first part of the chapter covers in general terms how the environment has an influence on SWDs. In the second part of the chapter I discuss how increasing indebtedness within society has had an impact on social work offices. In the third part of the chapter I look at the SWD as one of a network of agencies in contact with people with rent arrears and fuel debts. In this section I draw a number of conclusions which have consequences for the import-conversion-export processes adopted by social work area offices.

#### 2.2. ENVIRONMENTAL CONSTRAINTS AND DEMANDS ON SERVICE

In the last chapter I suggested that the environment of an organisation was important in providing resources for and in placing constraints on the import-conversion-export processes of that organisation. In the case of SWDs, environmental factors are also important in influencing the demands made on service. Social work offices, however, like other organisations, to a degree create and respond to their environments selectively. The service therefore given in different social work area offices is

not contingent upon the environment, but is rather influenced by it.

An organisation's environment is made up of a complex of interactions between national, regional and local levels of society and at each level between a series of different actors and organisations. This environment is not static, but is in a constant state of flux. Thus the pattern of interaction has changed in important ways within this network of organisations, as new legislation has redefined the roles of the various organisations, as the client / claimant / consumer / tenant population has changed and as local agencies have changed their policies.

At the national level, government has had some impact on the constraints and demands on social work offices. It defines different agencies responsibilities, through legislation and circulars. Also in the policies it carries out it creates or alleviates financial problems, for example in policies which combat or create unemployment, by its rent and fuel pricing and subsidy policies and through the taxation and income maintenance services.

The government provides resources to social work agencies, through local authority funding and through legislation that enables them to carry out given activities. Similarly it defines the resources that are available from other agencies. If for example it dictates that the DHSS should make certain types of payment, then this can be used as a resource both by claimants and therefore also by social workers.

At a local and regional level, to differing degrees agencies retain some discretion in how they implement legislation, how they use the resources allotted to them and how they respond to the general environment.

In the way that agencies use this discretion, they in turn may have an impact on the constraints and on demands for social work services and the resources that they can draw on in dealing with clients financial problems. Jackson and Valencia (1979), argue that other agencies in contact with SWDs may influence decisions about financial aid payments in 3 ways. (These are, however, also equally applicable to decisions about non-financial resources.)

1. They may draw the attention of clients to the provisions that enable SWDs to give financial aid.
2. They may take action which "causes problems for clients"
3. They may provide alternative sources of assistance.

Below I look at the environmental factors which may have an impact on social work area offices.

### **2.3. DEBT : AN INCREASING PROBLEM**

Over the past 10-15 years important changes have meant that financial problems are becoming increasingly prevalent among certain sections of the population. This would suggest that the network of organisations would have a greater number of problems to deal with. Changes have occurred in at least 4 areas.

- Increasing rent and fuel prices
- The reduction and greater selectivity of government subsidies to public sector tenants and fuel consumers.
- The increasing number of people becoming dependant on means tested benefits.
- The cuts in social security benefits.

In appendix 4 I discuss in some detail,

each of these changes.

These trends partly reflect in the increasing number of people becoming indebted. Dinwoodie (1986) for example noted the increasing growth of credit. He noted that the annual amounts loaned to consumers as fixed sum credit (as opposed to running account credit) increased from £3.8 billion in 1982 to £4.5 billion in 1983, £5.1 billion in 1984 and £6.2 billion in 1985. Thus rent and fuel debts are only part of a much broader problem of indebtedness.

Debt, however is only one response to the problems faced by low income families in meeting the cost of higher rents and fuel prices. Thus an increasing number of people have become concerned with "fuel poverty", of which fuel debt is only part of the problem. Richardson (1978) loosely defines what is meant by this concept,

that situation where, following recent price increases, low income consumers may not have sufficient resources to meet the cost of the fuel they need for heating, lighting and cooking: ... They can run-up arrears and risk having their fuel supply disconnected; they can reduce their standards of heating to levels which might be dangerous to the sick, young children, or the elderly; or, they can cut back on other items of expenditure such as food or clothing. All three constitute serious social problems

Debt is only one manifestation of fuel problems. Similarly difficulty with paying for rent may manifest itself, in arrears and eventual homelessness, in a reduction in expenditure on other items or in other debts becoming problematic. This emphasises the need to look at debt in the context of the whole pattern of a person's income and expenditure.

Thus for example an increasing number of people have been making

use of the fuel direct and payments schemes of the EB. SSEB annual accounts, show that those people on the fuel direct scheme have increased from 12,000 in 1978/79 to 43,000 in 1985/6 (an increase of 358%), whilst those numbers on the weekly payment scheme have increased from 76,400 in 1984/5 to 90,340 in 1985/6. The number of SSEB consumers with pre-payment meters has also increased from 74,526 from march 1983 to 138,693 in 1985 86.

I would suggest that the increasing number of debtors has had an impact on social work area offices, although the relationship between increasing indebtedness and demands on social work area offices is not a straightforward one. No recent studies have looked at the pattern of financial referrals to area offices over a large period of time. Goldberg et al (1977), looked at intake work in an area office in an English authority and found that "in 1975 twice as many clients presented financial and material difficulties as in 1973". On another level, the statistics revealed by Jackson and Valencia (1979) showed that between 1970 and 1974, s.12 payments increased from 212,000 to 384,540. However, it is not clear that these statistics could be directly attributable to the increasing pressure of clients with financial problems, as opposed to changes in policy, or greater public awareness of social work provisions.

Some studies suggest that it would be difficult to assess the number of clients with financial problems and consequently the impact of increasing indebtedness on social work agencies. Stewart (unpublished), found that social worker assessments of financial problems ranged from none - 46% of an individual workers caseload. She suggests that in the absence of any other apparent reason, social workers orientation to social work seems the most likely explanation. This would suggest, that in part social workers



assessments of the impact of financial problems, have to be treated with some care. Nevertheless, two sources of data suggest that they may well have had an important impact. On the one hand Millar (1980), noted from a study of debt counselling services in Scotland, that overall fuel debts (30%) and housing arrears (20%) were the most commonly occurring types of debts that people brought to the attention of a range of organisations (DHSS, SWDs, CABs, welfare rights agencies, consumer protection agencies).

From a different angle the PSI study into the fuel boards operation of the code of practice (Berthoud, 1981), looked at referrals between social work organisations and fuel boards. They noted that of those who avoided disconnection 1 in 10 reported contact with a social work agency, whilst of those who were disconnected a quarter had been in contact with a social work agency.

Whilst this data is somewhat sketchy, these studies would suggest that increased indebtedness may well increase demands on social work offices. Two qualifications have to be made to this however. Firstly, as I have already indicated the practice of local agencies may both create and alleviate problems for social work agencies, within this general picture. Thus for example Campbell (1979) in her study of the origin and implementation of s.12 of the 1968 SW (Scotland) act, noted that the practice of district housing authorities policy on evictions was a decisive characteristic in influencing the level of social work expenditure.

The second, qualification, is that social work area offices respond to their environments in different ways. Organisations do not have a one-sided relationship with their environments; they also create and respond to

environments in different ways. For example the 3 offices responded in different ways to standard letter referrals from the GB. This had an important impact again on the number of clients seen by social workers. This is however, discussed further in following chapters.

## **2.4. A NETWORK OF ORGANISATIONS**

In dealing with public sector rent arrears and fuel debts 5 organisations concern this study. They are, District authority housing departments, (HDs), the Electricity Board (EB), the Gas Board (GB), the DHSS and Social work departments (SWDs). The first 3 of these organisations obviously are important to the extent, that it is to them that rent or fuel payment is owed. The DHSS, provides income maintenance to many people, either through supplementary benefits (SB) or through family income supplement (FIS). The SWD largely provides an advisory and intermediary role in dealing with clients problems, although in a small number of cases they also make s.12 payments.

### **2.4.1. SOCIAL WORK DEPARTMENTS**

Social work services are provided through regional social work departments in Scotland. These are controlled by regional Authorities. Social work departments vary in the exact division of services, this research is however largely concerned with social work area offices. These offices deal with a broad range of services in general, such as occupational therapy, home helps, probationary services, fostering and adoption as well as social work services for the elderly and mentally handicapped. The people who seek help for financial problems are only a part of the total clientele.

In dealing with rent arrears and fuel debts the SWD can provide a range of help, from advice on welfare rights, budgeting and personal difficulties, negotiation with other agencies, supervision of clients repayment arrangements to financial help through s.12 of the 1968 Social Work (Scotland) Act. Largely however social workers are dependant upon other agencies for resources in dealing with clients problems. Thus they are dependant upon the fuel boards and housing department in agreeing to avert eviction or disconnection. Whilst the SWD do have some power to make s.12 payments, they are small in comparison with DHSS payments.

S.12 of the 1968 SW (Scotland) Act is the main piece of legislation governing social workers involvement with financial help. It states,

It shall be the duty of every local authority to promote social welfare by making available advice, guidance and assistance on such a scale as may be appropriate for their area, and in that behalf to make arrangements and to provide or secure the provision of such facilities (including the provision or arranging the provision of residential and other establishments) as they may consider suitable and adequate, and such assistance may be given to, or in respect of, the persons specified in the next following subsections (3) and (4) of this section.

Campbell (1979), in her PhD thesis details the origins of s.12 and how it was initially envisaged as a clause enabling social workers to adopt a broader, more creative and promotional approach to social work. She argued that during the process of drafting and debating the legislation the power to make payments to individuals on a promotional basis was gradually eroded with the unanticipated emphasis on the value of cash giving powers in emergency situations. This she argues, has contributed to the situation where many s.12 payments are made for items which might more appropriately be seen to be the responsibility of the DHSS. In her study she found that payments were

made for rent (22%), electricity (40.1%), gas (4.2%), immediate maintenance (13.4%) and other purposes (19.4%), during 1970/71. Jackson and Valencia (1979) their study likewise found that the main reasons for which payments were made were, rent, fuel and destitution. Campbell argues that this emphasis on cash payments in emergencies, not only limited the use of s.12 payments for promotional uses, but also endangered the use of powers for casework purposes. This inadvertently left SWDs to assume the responsibilities of the DHSS. She comments,

The root of the problem is that section 12 was still born: the envisaged freedom to use cash assistance to promote individual social welfare at a primary preventative level and as a casework tool was submerged under restrictions that encouraged social workers to think of it almost exclusively as an emergency provision. The width of the provision too has left SWDs peculiarly exposed to the vaguaries of policy not only of the Supplementary Benefits Commission but also of housing departments and the fuel boards, while the effects of inflation and the greater accessibility of social work offices have also contributed to the destruction of the original concepts.

Jordan (1974) has argued forcibly that Social work was increasingly being pushed into the role of meeting emergency needs as a result of the increased centralisation of supplementary benefits offices, their reduced opening hours and their policy of payment by giro sent by postal delivery. Further Stewart and Stewart (1986) have more recently argued that the provisions in the 1986 Social Security Act have shifted the boundaries further in this direction. They comment on the proposals to provide discretionary payments through a social fund in close collaboration with social workers, They argue that this is a continuation in a trend of the shifting boundaries of "cash" and "care". This is discussed further in the concluding chapter of the thesis.

In non-financial areas of provision, boundaries of responsibility

between social work and other agencies are also unclear. This has not always been recognised as an equally important issue in the literature or in debates over agency responsibility for financial problems. In this research s.12 payments were only given to a very small proportion of the clients who sought help from the SWD with rent arrears and fuel debts. Only 3 of 84 clients seen by social workers were given a s.12 payment, a mere 3.5% of clients. As Stewart and Stewart (1986) note also the financial payments made by social work agencies are a tiny proportion of those paid out by the DHSS. They note that in England and Wales in 1983/4 money spent on preventative services (like day care and intermediate treatment centres) as well as grants and loans to individuals (under the more limited provisions of s.1 of the Childrens and Young Persons Act), amounted to just over £7 million. this was about 3% of the amount paid out by the DHSS in single payments for exceptional needs. They conclude

The importance of section 1 payments has, we consider, been overrated, both for social workers' use as a preventative strategy and for clients as a source of income maintenance.

Yet in the area of non-financial resources less guidance is given to social workers within the act. There are no clear guidelines on how social workers may promote social welfare in the area of dealing with financial problems by non-financial means. In implementing s.12 policy then much has been left within the remit of regional councils. In turn many regional councils have focussed the attention of policy on financial payments as opposed to the use of non-financial resources within s.12.

This greater concern with financial payments is reflected in the literature, where more studies have looked at social workers use of money than their use of non-financial resoures as an alternative to or in addition to

payments. That literature has shown three important facts, however about social workers use of money. Firstly, there are great variations across the country in the levels of payments. (Jackson and Valencia (1979) and Hill and Laing (1979)). Secondly social workers have felt confused about their role in respect of making financial payments and thirdly this has given rise to some unhappiness amongst social workers in their use of this provision. (Heywood and Allen (1971), Hill and Laing (1979), Jackson and Valencia (1979) and Currie and Davidson (1985))

Rather fewer studies have focussed on the roles adopted by social workers in providing non-financial help to clients. Stevenson and Parsloe (1978), interviewed social workers in 8 Social Service departments (SSDs) in England. Whilst their findings were not tested against practice, they suggested that social workers willingness to become engaged in financial problems was very much dependant on their individual ideologies. This also seems likely in Scotland, where as I noted many regional policy statements on s.12 are focussed on s.12 payments as opposed to the broader provisions of advice, guidance and non-financial assistance.

What can be drawn from this brief overview is that whilst the emphasis in the legislation has led to cash payments in emergencies rather than more promotional uses of s.12. there is still a great deal of discretion in implementing s.12. In this respect it might be expected that just as there are variations in the use of s.12 payments, so there would be variation in the use of non-financial resources.

## 2.4.2. THE CREDITOR AGENCIES

As I indicate in appendix 4, there are some similarities between fuel and rent as commodities, in that they are both "essential" items which consume a large proportion of the budgets of low income groups.

Whilst however, public sector rents can be subsidised through contributions from central government and from the rates or through housing benefit, fuel for some time has remained largely unsubsidised. Just as the government have treated them very differently in terms of the subsidies they receive, it has also treated them very differently in terms of defining their "social" and "economic" functions. Bradshaw (1983) comments,

The distribution of housing expenditure as a proportion of income is very similar to that of fuel, and housing costs have already become the focus of an elaborate system of direct and indirect subsidies. Why should not fuel costs also not be eligible for similar relief?

A similar question can be raised about why the fuel boards role in dealing with debtors has not been defined and controlled in similar ways to district housing authorities. As a result of these differences it can be argued that social workers have less power and fewer resources for dealing with fuel debts as opposed to rent arrears. There is some evidence that as a result fuel problems are more problematic for poor people than rent arrears. Whilst for instance Ungerson and Baldock (1978) suggested that rent arrears constituted a "form of social welfare; an unevenly distributed financial supplement to the existing income maintenance scheme for families", a sort of poor persons overdraft, the pressure to pay off fuel bills is much greater. Berthoud noted that a high percentage (38% for electricity and 49% for gas) of consumers disconnected borrowed money in order to get their supplies reconnected within a few days. He reflected that "many reconnections reflect a transfer of



debt from 1 creditor to another". Burghes (1980) notes,

Of all the problems poor families face in making ends meet, it is probably paying for fuel that is the greatest of all.

**fuel boards** The generation and sale of fuel has been given to regional fuel boards that operate primarily on a commercial basis. Whilst as I have noted, government plays an important part in setting financial targets and the parameters for price setting, it has played a comparatively/ small part in defining "social" objectives for the board. The White Paper on Nationalised Industries (1967) states,

When help has to be given to poorer members of the community it will be given primarily through social security and taxation systems and not by subsidising nationalised industry prices.

In practice only a small proportion of consumers get into debt, Berthoud (1981) found that 92% of bills were paid within the 5 weeks prior to the final demand, and 94% of bills before a disconnection notice was sent. He further found that disconnections were rare. Nevertheless from April 1980 to March 1981, this represented 135,521 electricity and 38,429 gas consumers.

The fuel boards make provision for consumers through,

- pre-payment schemes (such as budget stamps)
- arrangements to repay debts
- pre-payment meters (where the consumer pays for the fuel consumed as they use it)

~by agreeing to fuel direct (whereby consumers on supplementary benefit can have weekly fuel payments paid direct to the board)



Further in dealing with consumers with debts the boards are governed by a voluntary code of practice. The code of practice does 3 things. Firstly it draws attention to the different pre-payment methods. Secondly it underlines the importance of seeking help early when problems begin and it allows a 14 day delay of disconnection so that the consumer can contact other agencies. Thirdly it outlines 4 categories of possible hardship in which cases it deems to make allowances.

These provisions are useful resources for social workers in dealing with clients fuel debts. Berthoud (1981) found that repayment arrangements were far more frequent than disconnection (4 and a half times more frequent). Nevertheless the Code of Practice has no statutory standing and thus it can be argued that social workers (and consumers) do not have the same power to challenge decisions made by the fuel boards as they do other agencies. For instance the DHSS has legally binding regulations that can be challenged at appeal tribunals. Neither do they have the recourse of challenging the fuel boards decisions in a court of law before fuel is disconnected. This contrasts markedly, with the procedures accompanying the eviction of tenants from their homes because of rent arrears.

The powers of the fuel boards and their alleged abuse have been criticised by an increasing number of people and particularly the national Right to Fuel campaign and the Scottish Fuel Poverty Action Group. In 1979 the government asked the Policy Studies Institute to carry out a study of the Fuel Boards procedures and practice in dealing with fuel debts. This was a large scale study, which involved all the fuel boards in Britain. The PSI reported in 1981 and as a result of their recommendations the SSEB made a number of changes with implications for consumers in debt. These were,

1. They withdrew the practice of only allowing fuel payments to be paid direct from the DHSS for SB claimants, for bills under £150.
2. They introduced a new payment scheme. This allowed for any outstanding debt to be paid weekly over a yearly period, where the debt was divided by 52 and an assessment of weekly current expenditure was made.
3. They agreed to make more pre-payment meters available (where they were practicable and reasonable)

These, I would argue, strengthened the position of both consumers and social workers in dealing with debt problems. SSEB yearly accounts show that disconnections decreased, after the introduction of these measures. The 1984/5 accounts state that at the end of that financial year only 603 consumers were off supply, compared with 963 in 1983/4 and 1,786 in 1982/3. More recently, however disconnection figures are beginning to rise again. Further an internal review of EB procedures for dealing with debtors has resulted in a number of changes which suggest a move backwards for debtors. The implications of these changes are discussed further in the concluding chapter of this thesis.

### **Housing Departments**

Public housing is provided by a variety of organisations in Scotland, it is however, primarily with district authority housing departments that this research is concerned. Unlike for fuel, the government has intervened in making the provision of public housing more socially orientated. The 1977 Homeless Persons Act placed responsibility for dealing with homelessness on LA Housing Departments. In 1980, also, the Tenants Rights Etc. (Scotland) Act

gave tenants security of tenure through a tenants charter and through granting courts the power to adjourn proceedings before granting a decree against a district authority tenant.

These acts gave tenants and therefore social workers greater powers in dealing with rent arrears and homelessness as a result of arrears. In practice, however different district authorities and different sheriffs courts have implemented these acts to differing degrees. Thus as variations in court and LA practice have occurred so has the recourse to resources that tenants can call upon in different areas.

#### The Homeless Persons Act (1977)

The Homeless Persons Act laid responsibility for dealing with homelessness squarely with district housing authorities. The Act laid a duty on district authorities to provide guidance and assistance to homeless people and to rehouse homeless people in certain circumstances, that is

- a. where they are homeless and
- b. where there is a priority need (where there are dependant children, for victims of emergency flood, fire or other disaster, for those "vulnerable" as a result of old age, mental illness or handicap or other special reason; for pregnant women) and
- c. where the person is not "intentional" homelessness, and usually
- d. where the person has a local connection

This act is potentially an important resource for those tenants homeless as a

result of arrears. The Act, however gave ample scope for councils to make widely differing levels of provision for the homeless. In particular councils have interpreted "intentional homelessness" in different ways, where in many areas rent arrears are defined as evidence of intentional homelessness.

Where councils will not rehouse tenants evicted because of rent arrears, this might suggest that there would be pressure on SWDs to make a s.12 payment for arrears. However, many regional authorities have a general policy of not making s.12 payments for rent arrears. Thus as early as 4 months after the introduction of the act, Wilkinson (1980) noted that whilst two thirds of authorities were still accepting rent guarantees and a half s.12 payments, the remainder of the authorities indicated that they were either no longer available or that they did not accept them for whatever reason. The two regional authorities in this research operated general policies of not making payments for rent arrears (although, whilst for one the policy stated that no payments could ever be made, in the other, in practice, payments for rent arrears could be made in very exceptional circumstance).

#### The Tenants Rights Etc (Scotland) Act (1980)

Part two of the Tenants Rights act granted to public tenants security of tenure similar to that enjoyed under the rent acts by private tenants. Section 10 defined secure tenancies. Section 14 required that proceedings for recovery and possession are to be made by summary cause in the sheriff court. The Act further laid down the procedures that a public sector landlord must adopt to evict a tenant. Section 15 gave the court the power to adjourn the proceedings with or without imposing conditions as to the payment of outstanding rents and requires the court to make an order for recovery of

possession if it appears that the landlord satisfies one of several conduct grounds (of which rent arrears is one) and it is reasonable to make the order.

Where the onus is on the landlord to prove that it is reasonable to make the order and where the sheriff can adjourn granting a decree, this gives tenants an important way of challenging the right of the District authority to evict her or him for a given sum of rent in arrears. A study by Adler et al (1985) of the use of s.15 of the act, however showed that sheriff courts were using these provisions to different degrees. In particular they noted that only 2 out of 10 courts were using the powers to adjourn proceedings. They argued that the act required the participation of tenants in the court system to ensure that the provisions were used by sheriffs or sheriff *clerks*. In only two of the areas had this been achieved by the active campaigning of groups such as Shelter, rights agencies, community associations, sympathetic social workers and councillors. They ask

Could it have been otherwise? We believe it could have been and that, if the government had given as much publicity to the rights of tenants under this part of the act as it gave to their rights under part 1 of the act (which dealt with the sale of council houses) there would have been a different result.

#### 2.4.3. THE DHSS

The Department of Health and Social Security is a national organisation staffed by civil servants, but operated through local area offices. The DHSS provides means tested benefits, in particular supplementary benefit is paid to certain eligible people where their weekly resources are below nationally determined weekly requirements and family income supplement is paid to low paid families with children where the head is in work. As was noted above there is some evidence to suggest that those people claiming

benefits from the DHSS are more likely to be in debt than other groups in the population. As such the resources the DHSS offer to claimants can be of great significance to other agencies within the network. When I collected the data for this research, the payment of supplementary benefit was governed by the 1980 Social Security Act and its accompanying regulations. The 1986 Social Security Act, however has since been passed which will result in major changes for claimants. These changes will reduce the resources available for claimants in attempting to solve their debt problems, as will be discussed in the last chapter.

Under the 1980 Act the DHSS made provision for fuel costs by including an element for fuel in weekly rates of benefit, by allowing extra weekly payments (additional requirements) for fuel in certain circumstances, by making single payments to claimants with fuel debts in restricted circumstances and by the "fuel direct" scheme whereby the DHSS could at the claimants request pay money direct to the fuel board.

For rent, the situation was somewhat complicated since the housing benefits scheme was being introduced during the period of observation. Prior to the new housing benefits scheme, SB claimants received their rent costs from the DHSS, whereas other claimants received their rent costs from District housing authorities. This system was under a period of transition from Autumn 1982 to Spring 1983. After this time the District housing authorities became responsible for meeting all rent costs (although the DHSS continued to meet board and lodging costs).

In addition however the DHSS could at that time make a single payment under certain circumstances as well as having a rent arrears direct

scheme similar to the fuel direct scheme, whereby the DHSS could pay a small weekly sum directly to the housing department for rent arrears.

These provisions provided useful resources to SB claimants. Where they fitted into the appropriate categories, for weekly income could be increased or a lump sum payment could be sought, whereas the Fuel direct scheme usually guaranteed that the claimant would not be disconnected. Claimants (and social workers) further had a resource in the regulations that covered these provisions, for this gave them a legal entitlement and a valuable way of disputing DHSS decisions.

## **2.5. SUMMARY**

In this chapter I have outlined some of the ways in which environmental factors at a national and regional level have influenced demands on social work services and the resources to which they have recourse in dealing with rent and fuel debts. I have argued that SWDs are very dependant upon the resources within other agencies when they are dealing with rent arrears and fuel debts. Rents and fuel have been treated very differently, however by the government, both in terms of subsidies and the responsibilities laid on the respective agencies dealing with public housing and fuel provision. This has meant that rises in fuel prices are more likely to have had an impact on poor consumers than rent increases have had on poor tenants. At the same time where social workers have recourse to the legislation and to the courts in dealing with rent arrears, this has not been the case with fuel debts. Similarly, where social workers can call upon legally binding regulations in dealing with the DHSS, the provisions made by the fuel board still remain on a voluntary, rather than a statutory basis.

Within this broader picture, there has been a good deal of room for local variation, particularly in implementing the Homeless Persons Act, the Tenants Rights Etc (Scotland) act and the 1968 Social Work Scotland Act. This in turn has meant that great variations exist in the provisions made, particularly by housing and social work authorities. This suggests, that the local as well as the national environment of SWDs have an important impact on local area offices.

In respect of the DHSS, I have suggested that the 1968 act has left SWDs open to taking responsibility for areas of work which could be identified as laying primarily within the remit of other organisations. The literature, however has concentrated on the impact that this has had on s.12 payments, as opposed to the equally, if not more important use of non-financial resources. The concluding chapter of the thesis, will look at the most recent changes to the environment of the SWD, and particularly at the possible impact of the 1986 Social Security Act and recent changes to the SSEBs debt collection procedures.



## CHAPTER 3

### SOCIAL WORK OFFICES AS IMPORT-CONVERSION-EXPORT SYSTEMS

#### 3.1. INTRODUCTION

In the introductory chapter I outlined briefly the notion of organisations as import-conversion-export systems. In this model organisations are held to relate to their environments through a series of import-conversion-export (i-c-e) processes, which Miller and Rice have called task systems. In this chapter I further develop this notion in the context of how social workers deal with clients with rent and fuel debts through intake systems of area offices. In the first part of the chapter I define the major concepts used in describing social work offices as i-c-e systems. I then draw on the literature on social work offices as rationing systems as a way of describing these import-conversion-export processes. Lastly I note the main similarities and differences between the 3 offices from a procedural point of view and in terms of the type of service received by clients.

#### 3.2. EXPLANATION OF TERMS USED

##### The primary task

As I noted in the introductory chapter Miller and Rice use the concept of the "primary task" as a heuristic device allowing the researcher to compare and contrast different organisations. They suggest,

That at any time an enterprise has a primary task - the task it must perform if it is to survive.

I adopt the notion of the primary task in this research as a way of making sense of the different ways that social workers intervene in different client circumstances. Thus in describing the patterns of intervention in the 3 offices I argue that "social workers behave as though the primary task was ...." I have not assumed that social workers in the offices would always have identified the primary task. Indeed in some cases I have been able to identify differences between the stated and actual primary task, or in what people say they do and what they actually do. On one level it could be argued that in practice social workers adopt a multiplicity of tasks and not one single primary task. I use the concept however as a device for making sense of the many activities that social workers can become engaged in when dealing with financial problems.

Two points do need to be made clear about the way in which I use the concept of the primary task. Firstly unlike Miller and Rice I do not suggest that the primary task is adopted for survival reasons. Secondly I do not suggest that the primary task of social work offices is to deal with rent arrears and fuel debt cases. Clearly this is only one of many areas that social workers have some involvement. Rather I use the concept to identify what is the primary task in dealing with rent and fuel debts.

Using the "primary task" as an organising principle, area offices can be characterised on two levels. The first is the degree to which there is a common pattern of intervention across the office as a whole and therefore some agreed notion of "the primary task". The second is the nature of the primary task, and consequently the nature of the pattern of intervention, or the particular ordering of subsidiary tasks.

### subsidiary tasks

These are the tasks that are employed as a means of obtaining or achieving the primary task. Subsidiary tasks can be both general and specific. In converting clients from imports to exports, the offices could be said to have a number of work tasks. For example Glastonbury (1980), suggests that they have tasks of "reception", "assessment" and "treatment". Given, however that not all clients receive treatment, a better division of such tasks would be, "reception", "assessment" "referral" "refusal" and or "service provision", tasks.

Social workers may intervene in a range of possible ways and therefore adopt a range of specific subsidiary tasks, such as,

- a. giving financial help
- b. advising clients on
  - their rights within other agencies
  - budgetting
  - personal problems
- c. negotiating with 3rd parties for resources
- d. supervision of arrangements (either formally or informally)
- e. giving greater in depth casework
- f. referral to other agencies

It is the particular pattern of these forms of intervention, or subsidiary tasks, that allows a comparison between the service received by clients, both within

and between area offices.

### organisational boundaries

Organisational boundaries can be said to exist at the point of import to the organisation and at the point of export. Clients are referred from a variety of different sources (from health personnel such as doctors and health visitors, from friends and relatives, from the DHSS and from creditor agencies and in some cases, from social work personnel such as home helps and occupational therapists). Before a service is given and therefore the process of conversion takes place, organisational mechanisms exist for ensuring that referrals are appropriate. Thus in practice not all those people referred are imported, converted and exported by the social work office. It is these organisational mechanisms which distinguish the organisational boundary. As Miller and Rice state,

Regulatory activities that relate a system of activities to its environment occur at the boundary of the system and the environment and control the import and export transactions across it. Boundary regulation is therefore external to the operating activities of the system.

Clients can be said to have been exported from the organisation and therefore an organisational boundary applied, when the SWD stops being involved. In practice this is not always a clear cut point. For example social workers may take some action and tell the client to come back in if it does not work out. As a working definition, however the point of no further action is taken as the point of export.

These definitions of organisational boundaries are useful, to the extent that they allow a comparison between the restriction of referrals to the

offices, and the point at which social workers feel they should no longer be involved in cases.

### Task Boundaries

Restrictions on the tasks that social workers employ may exist, either consciously or unconsciously. Thus for example certain forms of intervention may be restricted to,

certain groups of people

to certain types of problem

certain circumstances (eg.. only if something else happens or does not happen)

These restrictions can be broadly seen as "task" boundaries. Where, however they coincide with the point of import or export of the client they also are organisational boundaries. For example, where regional policy is not to make payments as a result of failures in the income maintenance system, social workers may refer the client to the DHSS for help and therefore end their involvement. Again it is useful to compare the 3 offices in the degree to which they restrict the use of particular subsidiary tasks, such as financial help or supervision of arrangements.

### **3.3. IMPORT-CONVERSION-EXPORT SYSTEMS AS RATIONING SYSTEMS**

The literature on social work organisations as rationing systems has been helpful in untangling some of the complexities of describing them also as import-conversion-export systems. Glastonbury (1980) notes that there are two aspects to rationing,

The first concerns the decisions which have to be made about what is to be rationed, the amount of service available

and the priorities which determine its deployment. The second concerns the procedures adopted for putting rationing decisions into action.

This distinction between rationing procedures and the decisions about the resources for rationing is a useful one which I have adopted. For whilst the 3 offices adopted broadly similar rationing procedures, they made quite different decisions about the resources to be employed in dealing with rent arrears and fuel debt cases.

A difficulty arises in describing social work offices as i-c-e systems because different criteria can be used in comparing and contrasting different patterns of intervention. I could for example focus on who gets to what point within the procedures, such as the number of referrals imported into the office, how many clients receive a one-off service only or how many clients become allocated. Alternatively I could describe patterns of intervention in terms of the kind of help that clients do not get, such as the emphasis on budgeting or welfare rights help.

Further it is not always easy to distinguish clear differences in patterns of intervention, as Glastonbury notes,

To begin with, there is not so much a clear decision between "having" and "not having", as a spectrum of possibilities ranging from immediate substantial service, through a variety of service limitations and waiting arrangements to a refusal of help.

A good example of this can be seen if we look at the broad heading of advice to clients as a category of help. Within such advice social workers may focus more on welfare rights advice or more on budgeting advice. Further the types of welfare rights or budgeting advice may differ. Thus whilst one social worker may give the client a full benefit check and advise the client in detail



of items they could claim, another may give the client a leaflet to look at. Similarly one social worker may give the client general budgeting advice, such as advising that they eat cheaper food, or cut down on the use of their electricity, whilst others would list in detail the incoming and outgoing income of the client.

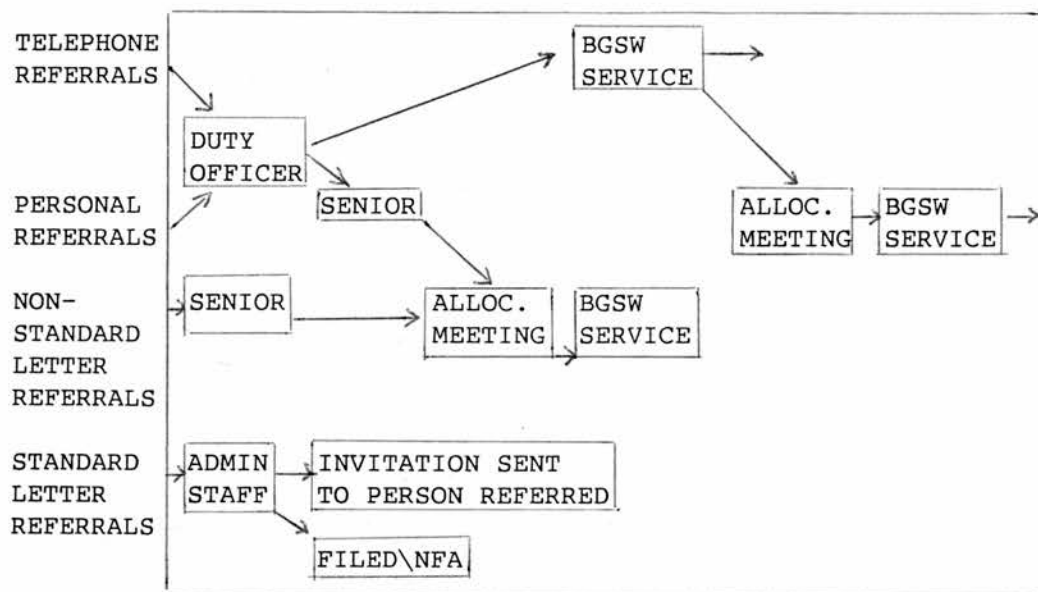
Despite these difficulties, the distinction between rationing procedures and decisions about what is to be rationed is one that I have found useful in describing social work offices as i-c-e systems.

### **3.4. THE PROCEDURES ADOPTED IN THE I-C-E OF CLIENTS**

The 3 offices differed in some respects in the procedures that they adopted, they differed in the extent to which they had a permanent intake team (2 of the offices had a permanent intake team, whilst in the third office the two teams took responsibility for the duty system on a week and week about basis), the exact distribution of duties between duty officers and the extent to which they operated a duty appointment system (where two did and one did not), and in the procedures for authorising s.12 payments. Nevertheless there were also important similarities in the procedures that the offices adopted for importing, converting and exporting clients. All the offices had a duty system for dealing with the intake of new referrals to the office. These followed similar patterns of reception and servicing of clients.

The diagram below shows the general flow of clients through the intake system of the 3 offices.

DIAGRAM 1 : FLOW OF CLIENTS



BGSW = basic grade social worker  
NFA = no further action

### 3.4.1. THE IMPORT OF CLIENTS

There are 3 ways of entry to social work offices, these are by telephone, postal referral or by personal visit. A distinction also has to be made between standardised and non-standardised postal referrals. All 3 offices received standardised referrals from the DHSS, the EB and the GB<sup>1</sup>, however the mechanisms for regulating the appropriateness of these referrals differed.

In each of the 3 offices,

Telephone referrals and personal visits were regulated by the duty officer (usually a basic grade social worker). Each of the offices operated a duty system, whereby the week was divided into 10 duty sessions, each with either 1 or 2 duty officers.

For many personal referrals this was also the point of service provision, as well as the point of assessing the appropriateness of the referral.



Telephone referrals were more likely to be referred on to the senior to be discussed at an allocation meeting and then either passed on to a basic grade social worker to be further assessed and a service given or refused. The difference between telephone and personal referrals was largely due to differences in the referral agent, where telephone referrals tended to be made by another agency or person than the client, whereas personal referrals tended to be made by the client him/herself.

For postal referrals, Non-standard letters were received by the senior who then decided whether to take the case to an allocation meeting. The case would then be either allocated to a basic grade social worker for assessment and service provision, or the referral would be deemed inappropriate.

Standard letters were treated differently in the 3 offices. In 2 offices, clients were written to asking them to come in to see the duty officer. If the person referred chose to respond to these letters they would then be seen by the duty officer in the same way that personal referrals would be. In the 3rd office the letters were merely filed, with no action resulting. Given the number of clients referred by these standard letters (particularly from the GB), these differences in how standard letters were treated were significant.

### **3.4.2. THE CONVERSION OF CLIENTS**

#### procedures for non-financial resources

Once clients were seen by a basic grade social worker, a number of servicing possibilities existed in relation to the provision of non-financial resources,

1. refusal of help
2. assessment and referral
3. assessment and service provision
4. assessment and service provision and referral to an allocation meeting

In these procedures the basic grade social worker acted as the main organisational actor, in contact with the client. as such the basic grade social worker was the prime decision-maker. In a small number of cases, however, senior social workers played a part in the conversion process. In doing so they helped to determine the type of conversion processes that clients went through. Seniors were involved in 3 ways in the conversion of clients, where financial payments were not raised as a consideration.

1. They played a part in providing a back-up service for basic grade duty officers. This was used by all social workers, where they were uncertain of the steps they should be taking, or where they wanted confirmation that they had done the right thing. New social workers to an office, tended to use the back-up system, however, more than other social workers "who had learned the ropes".
2. They had an important role in deciding which cases should go to an allocation meeting, in the direction of such meetings and in finally authorising who should be allocated the case and on what basis.
3. They further played a role in supervising and monitoring the work of individual social workers.

Area officers, tended to have more of a detached role in cases where financial payments were not at issue. They could be important in defining and

maintaining boundaries through the role that they played in regulating the work of the office as a whole.

In practice, the seniors and area officers, used these roles in different ways. Thus for example they allotted the basic grade social workers in the office, a greater or lesser amount of discretion, in the way and times that they intervened and directed the work. This will be discussed in greater depth in the next chapter in the context of managerial styles.

#### procedures for making s.12 payments

Seniors and area office staff played a more important role, in decision-making procedures in relation to financial aid payments. Although the 3 offices operated different procedures for making s.12 payments, in none could the basic grade social worker authorise a payment above £10. This lack of basic grade discretion in making financial payments contrasts oddly with that of non-financial resources, where basic grade social workers were the main organisational decision-maker.

Procedural differences also existed for the authorisation of payments for rent arrears and fuel debts. In one region (2 offices) payments could never be authorised for rent arrears, whereas in the other region they could only be authorised by a regional sub-committee. This difference could quite clearly be related back to the legal framework of responsibility bestowed on housing departments and fuel boards, where as I noted in the last chapter housing departments were given a responsibility to deal with homelessness.

The difference in the procedures adopted are significant in deciding who it is that makes decisions, about financial aid payments. The research

conducted by Jackson and Valencia (1979) and Alison Campbell (1979), would suggest that this might be significant in influencing the type of payments that are made. Jackson and Valencia hypothesised,

That the more extensive the influence of senior personnel the more likely it is that the issues involved will involve broad matters of principle, whereas the more extensive the influence of junior personnel the more likely it is that decisions will be based on immediate pressure considerations, pressure exerted by determiners of demand or agencies in contact.

This hypothesis is supported by Campbell's findings. She stressed the importance of procedures in determining the use to which s.12 payments were put. She noted that procedures which allowed the provision of small amounts by social workers without consultations resulted in a heavy preponderance of small over large payments, whereas procedures which required consultation at all times resulted in fewer small payments.

In one office payments had to be authorised by a group of social workers, consisting of both basic grade social workers, a senior social worker and the area officer. In the other 2 offices, authorisation was required by the area officer. These differences are explored further in the case studies.

### **3.4.3. THE EXPORT OF CLIENTS**

Generally it was basic grade social workers who decided at which point no further action should take place, given that in many cases it was they who decided whether to suggest that a case should be allocated further time. In practice in the 3 offices, social workers tended to suggest no further action at different points.

### 3.5. THE SERVICE GIVEN TO CLIENTS

There were both important similarities and differences in the service given to clients in each of the 3 offices, viewed both from the point that clients reached in the import-conversion-export procedures, and the focus of social work activity. The main similarities were as follows.

1. Across the 3 offices there were similarities in the pattern of referrals to the office. A large number of clients were self referred through a personal visit to the office. This is significant to the extent that this meant that the basic grade social worker was the main organisational actor regulating the import of clients into the organisation. Goldberg et al's (1977) study suggests, that this type of pattern for financial referrals differs from other types of referral. In their study of referrals to an area office over a period of a year they found that those clients with financial and material troubles and to a lesser extent housing problems came to the office largely on their own initiative. This compared with other types of referral, who were more likely to be referred by health agencies, the police or a variety of other agencies. This may reflect a broad understanding that social work departments have few actual resources for dealing with debt cases over and above negotiating arrangements.

The main exception to this was the commonplace occurrence of standard letter referrals from the GB. A large number of clients were referred in this way. Such letters were treated differently from other sorts of referral and differently across the 3 offices. Given the large number of these referrals, these differences are significant in the number of clients who received a service from the SWD.

**TABLE 1 : FORM OF REFERRAL TO THE 3 OFFICES**

FORM	MAINSQUARE	REDVALE	BELLSHORE	TOTAL
personal visit	23	12	24	59
telephone	6	4	1	1
standard letter	?	23	20	43+
other letter			4	4
other referral	1*			1

(\* health visitor referred during an allocation meeting)

**TABLE 2 : SOURCE OF REFERRAL TO THE 3 AREA OFFICES**

self	23	12	21	56
health visitor\	2	2		4
home help				
relative\neighbour	2	1	4	7
electricity board		3		3
gas board	2+	19	20	41+
dhss		2		2
housing dept			4	4
other	1*		1**	2

(\* referral from advice agency \*\* court referral where financial problems subsequently discovered)

2. Once seen by a basic grade social worker, the majority of clients received immediate assessment and service, through either 1 or 2 periods of contact. Very few clients were referred to an allocation meeting, after they were first assessed by a basic grade social worker.

These figures reflect similar findings in Goldberg et al's study. They found that of clients with financial and material, housing or accommodation problems, that half were closed in a day of being referred and 85% by the end of one month.

It is interesting to speculate why this is the case. It may be that the problems that clients sought help with were resolved in the short term through the course of the contact between social worker and client.

Alternatively social workers may have identified that rent arrears and fuel debt problems did not lay within the remit of the SWD, after the initial period of advice and information. In part of course, how one evaluates whether or not a problem is resolved depends on how the problem is defined. The data from the 3 case studies demonstrates that in many cases social work involvement ended where the social worker had negotiated an arrangement between the creditor agency and the client. Nevertheless differences did exist in how far social workers were prepared to provide extra social work help, where a "suitable" arrangement could not be made. (ie.. an arrangement that both the creditor agency, client and social worker felt was manageable.)

3. A large focus of social work activity was based on establishing clients with an arrangement to pay off the debt. This involved social workers in advising clients of ways of paying the debt, of referral to other agencies and of negotiating with other agencies for arrangements.

[Differences did exist between rent and fuel debts in the extent that social workers either referred clients to other agencies or negotiated on their behalf. In all 3 offices, social workers were more likely to refer client to the HD and negotiate on their behalf with the GB and the EB.]

This suggests that a significant part of the work involved the social worker in advising or negotiating for resources within the domains of other agencies, and particularly those within the domains of creditor agencies.

4. Other forms of intervention were less frequently called upon. these could be broadly ranked in frequency of occurrence,

1st – advice on welfare rights or budget ing

2nd – advice on personal problems

3rd – supervision of arrangements

4th – s.12 payments

It is interesting that s.12 payments were so rare. In only 3 out of 82, (where the client was seen during the periods of observation) cases was a s.12 payment made. This would seem to support the Stewart and Stewarts' case that financial payments are overrated "both as a preventative strategy and as a source of income maintenance."

Within this broad picture, however, important differences existed between the offices in 4 ways.

a. the extent to which referrals to the office were restricted at the point of import into the organisation.

b. the extent to which social workers tended to focus on budgeting advice or welfare rights advice. Broadly 4 positions were possible,

- welfare rights and budgeting advice given
- budgeting but not welfare rights advice given
- welfare rights but not budgeting advice given
- neither welfare rights nor budgeting advice given

c. the role adopted in negotiating arrangements from other agencies. Broadly a continuum could



be established, where at one end social workers acted as gatekeepers to other agencies, at the other end social workers acted as advocates, and in the middle social workers acted as intermediaries.

- d. the point at which clients were exported from the organisation, and therefore the likelihood of them receiving, casework, supervision and s.12 payments.

I have used the concept of the primary task to identify and make sense of these different patterns of intervention. In the case studies 4 main primary tasks were identified, these were,

- a. "to give practical help to clients to help them manage their debts"
- b. "to effect change in the client's behaviour"
- c. "to push responsibility back onto the other agency"
- d. "to ensure that clients received their rights from other agencies"

In the first of these a broad range of subsidiary tasks were used by social workers in dealing with financial problems. Help was offered with welfare rights, budgetting and personal problems. Rigid boundaries were not placed on supervising clients arrangements or making s.12 payments (although these were not resources offered in a large number of cases) The emphasis overall was on giving practical help to clients.

In the second of these the emphasis was on client characteristics. Some distinction between "deserving" and "non-deserving" clients was identified. For both types change in the clients behaviour was the primary focus of attention. Budgeting or emotional support was offered to clients who were "deserving", whilst social workers acted as gatekeepers to resources for those clients who were "undeserving".

In the third of these the emphasis was on identifying responsibility within the domains of other agencies. Referral and advocacy were the most common subsidiary tasks adopted by social workers. Task and organisational boundaries were generally put on supervising arrangements, budgeting advice and making s.12 payments. Effecting change in other agencies provision was identified as an objective with this approach, primarily through a minimal social work intervention strategy.

In the fourth of these, there was also less emphasis on budgeting and personal advice to clients. The emphasis was rather on ensuring that clients had received their rights from other agencies. In this capacity an active role was envisaged for social workers in intervening on the clients behalf.

### **3.6. SUMMARY**

In this chapter I have further looked at the notion of social work area offices as import-conversion-export systems. I have suggested that this is a useful way for describing patterns of intervention. I have used this to identify similarities and differences in the procedures used by offices and the kind of help that clients get.

In all the 3 offices, contact with clients with rent arrears and fuel debts was largely initiated by the client, was short term and revolved around

establishing clients with a repayment arrangement. Other forms of provision and particularly supervision of arrangements and s.12 payments were less common. The offices also adopted similar procedures for importing, converting and exporting clients. Within this financial resources were authorised in quite a different way than non-financial resources. At the same time within these procedures for making financial payments, rent arrears were treated differently from fuel debts, where rent arrears could only be made by a sub-committee in one of the regional SWDs and not at all in the other.

These similarities can be explained at least in part by environmental factors common to all area offices in Scotland. SWDs are largely reliant on the resources within the domains of other agencies and cannot be said to have a central role to play in dealing with rent arrears and fuel debt cases in any overall sense. Thus with the exception of the GB, agencies did not identify and refer large numbers of consumers or tenants with debt to social work offices. At the same time the role of the SWD largely revolved around negotiating with other agencies for a repayment arrangement for the client. This was usually done within 1 or two interviews.

The legislation governing social work offices has put far greater emphasis on s.12 payments and when they can and cannot be used than it has on the use of non-financial resources. This reflects in the procedures adopted by social work offices in authorising these different types of resource and in the minimal use of s.12 payments. These procedures similarly reflect differences in the legislation governing the fuel boards and housing departments. Where the government has defined the role of housing departments much more broadly SWDs have responded by either not making s.12 payments for rent arrears at all, or only in very exceptional circumstances.

In this chapter I have begun to identify differences in the patterns of intervention adopted by the 3 offices, as well as similarities. These are further explored in the following chapters. In the next chapter I develop the argument that to understand these different patterns of intervention, a knowledge of the "organisational ethos" of each office is necessary.

## CHAPTER 4

### ORGANISATIONAL ETHOS

#### 4.1. INTRODUCTION

This chapter looks at the concept of organisational ethos as an important factor in explaining action. I argue that knowledge of how social workers define their everyday world is crucial to understanding how social workers use discretion. I also argue that these definitions or "ideologies" have explanatory value at a number of levels. Not only may we talk about individual social workers' ideologies but also group and organisational ideologies. In both cases I refer to these as orientations to social work. I suggest that the management practices of senior staff (ie., senior social workers and area officers) are important to explore in explaining whose ideology has an impact on patterns of intervention.

The chapter ends with a discussion of different orientations to social work. I propose a three fold typology based on the data from the 3 offices and on Whittington's 8 fold typology of orientations as a way of managing the data in the 3 case studies.

#### 4.2. IDEOLOGY AS AN EXPLANATION OF ACTION

Following Smith (1980), I use Geertz's (1964) definition of ideologies as a basis for discussion. Geertz refers to ideologies as,

systems of interacting symbols as patterns of interworking meanings ... [which operate] ... to render otherwise incomprehensible situations meaningful, to so construe them as to make it possible to act purposefully within them.

A number of authors have emphasised the importance of organisational actors' ideologies in explaining organisational action. A particularly interesting area of discussion has been the notion that ideology is used by social workers (and other organisational actors) as a way of managing "uncertainty". For example Rees notes,

These ideologies gave staff some sense of control in a job which confronted them with a range of often baffling problems and numerous opportunities for ingenuity.

Where there is a lack of clarity over the responsibilities of different agencies in dealing with debt problems, social workers can be faced with such uncertainty. Ideology can then act as an important tool in helping social workers to decide what information to select from clients, how to act upon it and what role to take. Young (1981), suggests that this might be the case,

Analogous strains are experienced by all mediating actors and most acutely by those who operate at the boundaries of organisations. The every day worlds of local authority chief officers, SBC office managers, or street level bureaucrats of course differ; but what they have in common is marginality and its attendant role strains. As "implementers" or as "discretionary officials" they are simply a special case of the general category of organisational actor. Like any other social being mediating actors seek to impose order on this uncomfortable experience. They strive to resolve their role strains and the competition of demands into coherent "definitions of the situation" which will enable them to interpret their experience and to predict and manage their everyday world.

It is instructive to look at a small study carried out by Carol Loewenstein (1974). She documents how an English Social Services department, after reorganisation adopted a city wide duty system which was operated by a large number of social workers, on a rota basis. She noted that there was some dissatisfaction among social workers who staffed the system, for, unfamiliar with such work, they felt some insecurity. She commented,

Lack of knowledge of policies and procedures, lack of fingertip information about resources generally accounted for social workers feelings of tremendous pressure, high anxiety and insecurity.

An intake system, operated by two permanent social workers and one administrative member of staff was established to replace this system. As a result many of these problems of anxiety and insecurity ceased. She noted of the 2 social workers,

Though they stressed that every situation was not the same, "I could deal with the variables within the frame of reference" It seemed that the confidence gained thereby increased their ability to deal with the new situation as fear of the unknown had previously been a major cause of anxiety.

Of course whilst a frame of reference (or ideology) may reduce uncertainty in some situations, in others it may in fact increase uncertainty. For example in one of the 3 area offices – Mainsquare – social workers adopted a position of minimal financial intervention. This was adopted as a way of pushing other agencies to make provision. When faced with a client with major difficulties this ideology could put social workers in an uncertain position of not knowing whether the other agency would make provision, or the client be able to cope. As we shall see, however, individuals within the office were supported by the general ethos of the office in facing this uncertainty.

In recent usage of the notion of ideology, a number of authors have distinguished between ideologies in the abstract and contextual ideologies, that is ideologies in the context of particular settings. Smith (1980) in particular used the concept of operational philosophies, which he defined as, "Systems of ideas and procedures for implementing therapeutic ideologies under specific institutional conditions". Other sociologists have similarly made use of the notion of contextual ideologies, albeit with different nomenclature.

Thus Asquith (1983) talks of "frames of relevance", Young (1981) discusses "assumptive worlds" and Whittington (1977) "orientations".

This distinction between abstract and contextual ideologies is a useful one, for as researchers have pointed out ideologies as abstract notions are rarely carried into practice in any pure form. For example Hardiker (1977), in a study of probation officers distinguished two ideological models which she called "treatment" and "justice" models. She found that whilst probation officers showed a significant bias towards one model or the other, these models were not directly translated into practice. She commented,

Social workers rarely carried out ideology in its pure form. Ideologies appeared to be mediated by the exigencies of practice and this may be one reason why the notion of "responsibility" and "treatment" exist side by side in social work.

In similar vein both Smith and Whittington suggest that social workers did not adhere solely to one orientation but used a range of orientations in the course of their work. As such they suggested that ideologies were used situationally, Whittington for instance noted that

first, a worker's orientations may vary from one case to the next. Secondly, a social worker may adopt a different orientation in two apparently like cases over time. Lastly, a worker's orientation may change during the period of involvement with the same case.

This has interesting implications for research for it would suggest that ideologies have to be studied in specific contexts. In this research I use the general notion of orientations as ideologies operationalised in the context of dealing with rent arrears and fuel debts. I would argue, however, that the notion of ideologies can be used on different levels. Thus it is possible not only to discuss individual social work orientations, but also group and



organisational orientations. Thus for example Barneis (1982) argued that social workers acted according to "shared work routines which vary from office to office". In the same way in the 3 offices that I studied, distinctive organisational and group orientations became apparent to me. These appeared to play an important role in explaining patterns of intervention within the 3 offices.

Given that ideologies on different levels may have an explanatory value, questions arise,

1. At what level in the offices do ideologies have an impact on action?
2. Whose ideology has an impact on action?
3. How are ideologies sustained and generated?

From my observations in the 3 area offices, I was able to see that the management practices of senior social work staff had an important impact on whose ideology was important and in what way. This I discuss in the context of "managerial style".

#### **4.3. MANAGERIAL STYLE**

In chapter 3 I identified that the basic grade social worker was the main organisational actor in contact with the client and the main decision-maker in the majority of cases. Both seniors and area officers became involved in a smaller number of cases however and in so doing they played an important role in defining and maintaining organisational and task boundaries. There was variation in the 3 offices in the actual degree of discretion allotted to basic grade social workers by senior staff. This was

determined by the circumstances in which senior staff would intervene in decision-making. In this respect not only did senior staff influence who in practice made decisions, but also they helped to generate and sustain an "organisational ethos".

Seniors and, to a lesser extent area officers defined and maintained organisational and task boundaries through a variety of mechanisms.

- a. through communicating policy
- b. through acting as a back-up to basic grade social workers
- c. through the discussion of cases at allocation meetings
- d. through making decisions about s.12 payments.
- e. through general supervision of social workers work.

#### **4.3.1. communicating policy**

The 3 offices were part of two different regions, both of which operated a regional policy in respect of s.12. Senior staff had an important role in communicating this policy to basic grade social workers. They did this through distributing policy information, initiating policy discussion and in applying policy to individual cases. Jackson and Valencia note,

In such circumstances, team leaders, area officers and the like may assume a role of major importance. They are the main channel of communication for decisions between personnel and field staff. In certain circumstances they may be able to reinterpret official policy: at the very least they can put their own gloss on it or adapt it to meet their own particular needs.

In the 3 offices s.12 policy was communicated to social workers in different ways. For example, in one office a s.12 group was important in discussing and distributing information about policy. In this office policy had a high profile in that social workers recognised a common and distinctive policy within the office. There was then, an important dissemination of information amongst basic grade social workers. In another office the area officer played an important role in stressing the importance of following policy. In this office all social workers had ready access to copies of regional policy. In the third office by contrast "policy" had not been fully discussed or information disseminated. For example social workers did not have ready access to copies of the regional policy document.

#### **4.3.2. The back-up system**

In all of the three offices seniors operated a back-up system. In this system basic grade social workers could seek advice from a senior, where they were uncertain of the steps to take and where they wanted confirmation of their actions. This system was particularly used by social workers new to the office. Thus the seniors acted as an important source of information, about the way that the office operated. When social workers were asked how they came to understand the way of working within the office, they frequently mentioned the back-up system as an important guiding influence. For example in one office a social worker noted,

I've just learnt how to deal with debt from experience. Also in discussing cases with seniors, they'll say the cases we get involved in. If we can't do anything, they tell us not to get involved because we have to be selective about what we can do.

### **4.3.3. Allocation Meetings**

Seniors decided which cases would go to an allocation meeting, directed the course of the meeting and had the final authority (at least formally) as to which sort of cases that should be allocated and in some cases the type of action that should be taken.

In practice, the seniors in the 3 offices operated these roles very differently, both in the degree of directiveness they employed in allocating work and in the type of ethos or orientation to social work that they generated. This is discussed in greater depth in the 3 case studies.

### **4.3.4. S.12 decision-making**

Where, as in all the 3 offices, authorisation for payments above L10 could not be made by basic grade social workers, senior staff and area officers played a particularly important role. The 3 offices, however operated different decision-making procedures for authorising payments as we noted in the last chapter. These dictated who had power to make decisions. In one office, decisions were made by a group of both senior staff and basic grade social workers through a s.12 group. In the other 2 offices authorisation was required by the area officer. In one, however basic grade social workers had first to get the blessing of a senior, whilst in the other the basic grade social worker could choose their route. They could either go direct to the area officer or via a senior. These differences influenced the degree of power that basic grade social workers could exert in the authorisation of s.12 payments.

In authorising payments, seniors could set precedents in the

decisions that they made. Jackson and Valencia comment,

In practice senior staff may influence decision-making on financial aid more through the general ethos they can create than by formal rules or checks. For example, if senior staff are unhappy about the amount of financial aid being given this may not be expressed in any official document but simply may be reflected in the degree of tardiness about approving requests for financial aid or in informal discussion.

#### **4.3.5. Supervision and Monitoring of work**

Area officers and seniors can monitor and regulate work in a number of ways, for example through organisational meetings, regular supervision sessions with staff, or ad hoc mechanisms, (for instance in one office the area officer required that basic grade staff send a number of cases to him on a 6 monthly basis – this was called “the record check”).

The senior staff in the three offices operated quite different styles of management in fulfilling these roles. I have identified 3 different styles of management which I have called the “consensus”, “laissez-faire” and “regulation” styles of management. These differed in the degree and style of direction taken by senior staff and by the extent of basic grade social worker discretion. In the consensus style of management organisational and task boundaries were defined collectively with social workers having a high degree of commitment to a group orientation to financial problems. In the regulation style of management, basic grade social workers retained discretion within boundaries broadly defined by senior staff and the area officer in particular. In the laissez-faire style of management senior staff played a largely undirective role, with basic grade social workers retaining a large degree of discretion in how they carried out their tasks in dealing with financial problems. I discuss

these different styles of management further in the three case studies.

#### 4.4. A TYPOLOGY OF ORIENTATIONS

In this section I outline a three fold typology of orientations that emerged from the data from the 3 case studies. The three orientations were, the "political", of which there are two variants, the "interventionist" and the "minimal intervenionist", the "pragmatic" and the "individual". Firstly, however I discuss two other typologies put forward by Rees and Wallace (1982) and Whittington (1977). These provide a useful basis for discussing my own typology. Rees and Wallace suggested that there are 3 broad views that social workers adopt in evaluating financial and material help through social work. Whittington outlined an 8 fold typology of orientations to social work generally.

Rees and Wallace suggested that 3 broad views emerged from practitioners evaluations of financial help through social work.

1. some workers perceive little or no value in the provision of such tangible help.

2. other workers do provide such help, but with reservation. It is provided under certain conditions and is usually part of a general casework plan.

3. other worker give material aid as freely as possible with few reservations. They regard such provision as an integral part of social work and a necessary for satisfactory outcomes in particular cases.

This division does not however indicate that social workers may share these broad views, but for very different reasons. Nor on the other hand does it show that social workers may adopt very different views of the value of

financial and material help, whilst starting from similar definitions of the clients problems. Thus for example Rees and Wallace suggest that those who perceive little or no value in the provision of such tangible help, could be identified with an "expert" orientation to social work, where

Essentially this theory espouses that clients problems stem from inadequacies in themselves and in their relationships. environmental factors are very much a secondary consideration. Even though the client may believe that his problem is essentially a practical one, such a social worker often feels that this is only the "presenting" problem and that it is necessary to get down to the real problem underneath, that is the problem primarily based in the characteristics of the client.

Certainly in this research there were social workers who, like these social workers would have taken an "expert" perspective, focussing on individual client's attributes. Also, however social workers from both a "moralistic" and perhaps surprisingly a "political" perspective would also have suggested that using social work financial aid with clients was not appropriate. Thus for example one social worker commented,

I don't like making s.12 payments where the husband is drinking. How would I feel going to justify a s.12 to [area officer] when a husband is spending £50 a week on drink. I'm a bit tight with the money because I think well that's my money. It's me that's subsidising his drink".

From a totally different perspective some social workers argued that responsibility for making payments lay with the DHSS. They argued that where other agencies were willing to make "reasonable" arrangements with the client, then social workers would not have to make s.12 payments. Making s.12 payments was considered to mask the ill provision made by other agencies.

responsibility lays with other agencies, we should push them to make a payment rather than make one through social work based on "discretion".

At the other end of the spectrum Rees and Wallace note that some social workers from a "relief" perspective endorsed the giving out of money as freely as possible. Drawing on the work of Smith and Harris (1972) they suggest that this perspective ""points particularly (but not exclusively) to the economic situation of the client as the root of his problem". Thus the amelioration of poverty and an improvement in living conditions is regarded as the main objective of social work practice." I would not deny that a "relief" ideology is an important position. Clearly a study of 3 social work area offices can not attempt to be in any way representative of social work as a whole. Within this study, however, no social workers held a position of endorsing the dispensing of social work money as freely as possible, although many held to a similar definition of clients problems. Indeed as it has already been noted, social workers with a "political" perspective actually suggested minimal or no financial intervention as a way of meeting clients needs.

The typology I suggest does not encounter the same difficulties as that of Rees and Wallace. This typology is based on definitions of the client in the context of other agencies provision, rather than general evaluations of financial aid through social work. From this different perspective I am able to identify that social workers with similar orientations to social work may evaluate the role of financial aid very differently. For example I have identified that from a political orientation two broad positions can be taken, that is minimal intervention and greater intervention. I am also able to identify that social workers with quite different orientations to social work may adopt the same position with regard to financial payments for very different reasons. I have identified that not only might those with a political minimal interventionist orientation adopt a position of minimal use of s.12 payments, but also for very different reasons social workers from an individual orientation



may also take a similar position. The typology I have used is based on Whittington's typology, but with important amendments.

Whittington in his typology drew up an eight fold typology based on general orientations to social work. His typology is based primarily on the subjective meanings of clients, Thus he states,

Each social work act occurs in the context of some kind of definition of the client. Moreover, that act involves some kind of objective in which the client is implicated. The act may also be conceived as having a focal point, that is, a central area in which problem solving is necessary if the objective is to be realised. These 3 principal elements comprise the orientation adopted by the social worker in a particular situation.

Whittington's typology has been helpful in identifying different orientations that social workers use in their work. However I would suggest for financial problems that the 3 fold typology I propose is more appropriate. I pull together some of the concepts used by Whittington, but with important amendments. In particular there are two main difficulties with using the Whittington typology.

Firstly Whittington's typology is based primarily on social workers definitions of clients. Social workers, however, operate in an environment where they are highly dependant on the resources within the domains of other agencies. Therefore definitions of other agencies involvement also take on some importance. Definitions of agencies have relevance in 2 ways.

\* Clients may partly be defined in the context of the action of other agencies. For example I found that social workers' attitudes to agencies and clients could be described along a continuum of "maltreatment". At one end of the continuum social workers tended to define clients' as victims of the

# WHITTINGTON'S TYPOLOGY OF ORIENTATIONS TO SOCIAL WORK

type	objective	focal point	definition of client
formalistic	compliance with the rules	perceived organisational requirements	subject of formal rule application
orthodox- expert	client "growth" adjustment or protection	client needs	possessor of a prob- lem who lacks the worker's knowledge to identify and effect help or treatment needed
interven- tionist expert	social justice or change	the structure of client rights opport- unities and constraints	victim of dysfunc- tional structures or rights deprivation, who lacks the worker's knowledge and access to identify or rectify the situation
service	client satisfaction	clients demands/ requests	able to determine own needs
technical	referral agent satisfaction	referral agent's demands/requests	subject of referral agent's prescriptions
control	social or moral reform or control	client behaviour	actual or potential transgressor of social or moral rules
econ- omistic	conservation or rationing resources	nature or extent of resources requested/ required	competitor for finite resources
defensive	avoidance of complaint or public criticism	action necessary to demonstrate diligence	actual or potential source of worker vulnerability to complaint or public criticism

dysfunctioning of other agencies. At the other end of the continuum social workers tended to define agencies far more positively and in fact suggested that clients were manipulative of the provision made by other agencies.

Thus at one end of the continuum social workers tended to hold that the actions of other agencies were held to exacerbate, if not to cause clients problems. In this respect clients were held to be maltreated by other agencies. For example one social worker commented,

A lot of people are being conned, the EB do that with estimated accounts. The HD too are always making mistakes and saying that it was a technical error and there's nothing we can do about it. The DHSS offices don't give out everything they're supposed to either.

At the other end of the continuum social workers tended to define clients as the ones manipulating the provision made by other agencies. Thus clients might be described as "manipulators", whilst agency provision was viewed more positively. One social worker commented in an interview,

All the agencies are quite amenable in all the sections, the majority of them have the clients well being at heart.

\* Social workers often viewed their own role and the objectives of their intervention in the context of the provision made by other agencies. Questions arose as to who had responsibility for both assessing and meeting clients needs. Responsibility could be identified with one of 3 sets of people

- a) the client
- b) social work
- c) another agency

Major differences arose in defining whether or not these 3 sets of people were

adequately meeting their responsibilities. Again, a broad continuum could be identified. At one end, clients were identified as not meeting their responsibilities. At the other agencies were identified as not fulfilling their responsibilities. For those social workers who felt that agencies were not fulfilling their responsibilities, a dilemma could arise about the appropriate role that social workers should play. Should they, for example make this provision themselves or should they concentrate on attempting to make other agencies make that provision. Often such debates revolved around the idea of long term and short term strategies. Sometimes these strategies could contradict with each other. For example in one of the offices it was commonly argued that where social workers made financial payments through s.12, it encouraged and enabled other agencies to renege on their responsibilities. This dilemma or contradiction of matching long and short term objectives is not uncommon within groups which operate within a political perspective.

In a second way I found that Whittington's typology did not adequately reflect the views expressed by social workers in relation to financial problems. This was because the orientations that I identified appeared to incorporate elements of more than one of Whittington's types. In particular the individual orientation had elements of both the orthodox-expert and the control types, whilst the pragmatic incorporated elements of both the service and the formalistic orientations. This is discussed further below.

There are two dimensions to the typology that I propose. One is social workers' definitions of clients seen in the context of other agencies provision and the second is the objectives of social work action. To reiterate the 3 orientations are,

- A. the individual orientation
- B. the political orientation
- C. the pragmatic orientation

#### 4.4.1. THE INDIVIDUAL ORIENTATION

This comprised attitudes similar to both the orthodox-interventionist and control orientations outlined by Whittington. In the orthodox-interventionist orientation Whittington notes that the client was defined as a "possessor of a problem who lacks the worker's knowledge to identify and effect help or treatment needed", the objective is "client growth, adjustment or protection" and the focal point of activity "clients needs". By contrast in the "control" orientation the social worker defines the client as "an actual or potential transgressor of social or moral rules", the objective of action is "social or moral reform or control" and the focal point of action is "client behaviour".

Within the individual perspective some social workers tended more towards orthodox expert definitions of clients whilst others tended more towards control definitions of clients. Nevertheless an interesting finding is that social workers to an extent also alternatively adopted either of these perspectives depending on the "deservingness" of the client. Thus where clients were defined as deserving social workers adopted an orthodox orientation. Where clients were defined as "undeserving" social workers tended to adopt a control orientation.

In the individual orientation I found that clients' problems were identified with the characteristics of the client. Very often bad budgeting was

focussed on by these social workers. In some cases this was identified with a moralistic view of clients. For example social workers might tend to refer to "drink" as a major factor in debt problems.

In other cases this was identified with a more psycho-dynamic view of clients, where for example clients were identified as being unable to cope with life generally. Here social workers found ways in which they could help the client achieve a more realistic way of managing their budget.

Those social workers veering towards an individual orientation, tended to define agencies in positive ways. Where difficulties arose in negotiating arrangements or for money from the DHSS, this was put down to "the rules and regulations". I asked one social worker for instance,

[what are the DHSS office like locally?]

They're nice enough. Mind they don't always give you a lot, but then they have their own rules and regulations to follow.

The objective of this orientation was to effect change in the client's behaviour, either through casework or through moral reform or control. This is not to say that social workers would not become involved in helping clients to negotiate arrangements. However, in negotiating arrangements the aim was not to attempt to change the boundaries of other agencies provision in any overall sense. As Whittington notes of the orthodox orientation, "it is also associated, at the point of action, with acceptance of the prevailing social policies. That is, whether or not the worker is entirely content with these circumstances, his action conforms to the view that if adjustment is to occur, it is to be made by the client and not the "system"".

This acceptance of the prevailing "system", was emphasised in the approach these social workers took in their negotiations with other agencies. The focus in such negotiations was around establishing personal contact with agency members. The aim was to build up personal credibility which would give them the ability to encourage the members of other agencies to bend the rules in "deserving" cases.

This orientation, served to justify in some cases the adoption of a gatekeeper role both to social work resources and in a small number of cases the resources of other agencies. Above I noted that one social worker was reluctant to make s.12 payments because she regarded herself as a safekeeper of the taxpayer's money. In a small number of cases the social worker suggested that they would not act on the clients behalf, where they felt that the client was "not deserving", for example where they would not attempt to keep to the arrangement negotiated for them. In the most extreme versions of this orientation, one can begin to ask who in fact is the client, the person referred to the SWD or the creditor agency.

#### 4.4.2. THE POLITICAL PERSPECTIVE

In some respects this orientation was similar to Whittington's expert intervenionist orientation. He noted that for the expert interventionist the client was defined as

a victim of dysfunctional structures or rights deprivation, who lacks the workers knowledge and access to identify or rectify the situation.

The objective of this position was "social justice or change" and the focal point of activity "the structure of clients rights, opportunities and constraints".

I would suggest that two variants of the political orientation can be identified. These I have called, the interventionist and the minimal-interventionist. The first of these is closer to Whittington's expert-interventionist type, where the worker attempts to effect social justice of change through both an active intervention on the clients behalf in advocacy and in a relief function in dispensing material and financial aid. This was close to the position identified by Rees and Wallace.

The second variant was prevalent among social workers in one particular office. From this orientation it was held, that to effect social justice or change social workers should attempt to withdraw their intervention, particularly in respect of financial and material help. Some social workers rationalised that where SWDs refused to give material and financial aid, and therefore a safety net service, those agencies would be left to face the uncertainty of their own actions, for example where they refused to make a reasonable repayment arrangement or where the DHSS refused to make a payment. One social worker commented,

"A DHSS officer said to me, "it's good you social workers are out there it makes it easy for us. We can give the nil decision and can know that sooner or later a social worker will pick it up and challenge us if we are wrong"... In other words we're aiding and abetting the DHSS to make harsh decisions and it's the same with the EB - so who is to blame.

and later

it's all counter-productive, its all aiding and abetting the DHSS. It's been a fight to educate the DHSS to get rid of the belief that the SWD give out money because we won't.

Even in respect of advice and information, whilst these social workers were prepared to take a more active role, still they placed emphasis on explaining



procedures so that clients could begin to fight their own battles.

#### **4.4.3. THE PRAGMATIC ORIENTATION**

The pragmatic orientation was similar in some respects to both the formalistic and service orientations from Whittington's typology. In the formalistic orientation clients were defined as the "subject for formal rule application", the objective of action was "compliance with the rules" and the focal point of activity "perceived organisational requirements". By contrast the service orientation focussed less on organisational definitions of needs and more on clients' definitions. In this clients were defined as people "able to determine their own needs", the objective of action was "client satisfaction" and the focal point "clients demands or requests"

The pragmatic orientation pulled on aspects of both the "formalistic" and the "service" orientations by defining clients as people with practical problems to solve. Consequently the appropriate response to problems was couched in practical terms. The general emphasis within this orientation was on "service to the public" within the broader directives set by policy and the exigencies of the situation.

Within this orientation the objective of action was to establish a practical solution to the client's problem. In this sense also, other agencies, were viewed in terms of the practical resources they provided. These social workers did not tend to suggest with any consistency, that either agencies or clients maltreated the other.

Generally this approach could be identified by it's a political nature.

The focus was on practical changes in the situation, rather than on changes to either the client or to other agencies, although in isolated cases, this might be deemed to be part of the practical solution. Thus in one of the offices the intake senior noted,

The way the team works is on an advice and information giving basis. its basically a straightforward problem solving approach..... We'll look at how a client has accumulated a debt, but at the same time we don't go into an elaboration of personal weaknesses. There's an acknowledgement of what's happened and then a pragmatic solution such as fuel direct or a single payment, will be sought. So we're more concerned with correcting the problem than evaluating a client's behaviour. There's very little examination of problems underlying a debt, such as drinking or marital discord. Although that's not exclusive, we will do that in some cases, but it's not the normal operation.

#### **4.5. SUMMARY**

In this chapter the way in which ideology influences action has been explored. It has been suggested that ideology is used by social workers to make sense of uncertain environments. This seems of particular importance where organisational and task boundaries are not clearly defined through the legislation, or by clear "professional" guidelines. I have used the concept of orientations as contextual ideologies. I have argued, however, that to understand at what level orientations have an impact on action, knowledge of the managerial style of senior staff is important. This determines who in fact has discretion to make decisions and also explains how group and organisational ideologies are maintained and sustained. In the case studies I explore how orientations are sustained by the management styles adopted by senior staff, as well as on the practical effects on service provision.

## CHAPTER 5

### MAINSQUARE AREA OFFICE

#### 5.1. INTRODUCTION

The first case study is of an area office situated within the city division of SWD Alpha. New referrals to the office were regulated through an intake team, with which this case study is largely concerned. The intake team consisted of 8 basic grade social workers and an intake senior. The office operated a duty system, whereby basic grade social workers dealt initially with telephone and personal visit referrals (through a duty appointment system), and seniors dealt initially with letter referrals.

The team overall adopted a "political orientation" to dealing with financial problems. This attempted to effect change in other agencies' organisational and task boundaries, partly by a minimal interventionist approach to individual cases and partly by adopting a broader community development approach. This orientation was generated and sustained through a consensus style of management. In this style of management organisational boundaries were collectively defined and maintained. Basic grade staff played an important role in office decision-making, but also workers subscribed to a broad collective view of approaches to social work. This style of management was effective in ensuring that there was some consistency of service given to the public. The constraints placed on the office by the broader SWD, however cast doubt on the effectiveness of this orientation for dealing with financial problems.

## 5.2. ENVIRONMENTAL CONSTRAINTS ON TASK DEFINITION AND MAINTENANCE

### 5.2.1. ORGANISATIONAL CONSTRAINTS

SWD Alpha adopted a policy which placed constraints on the area offices. Also, regional staff had constrained the office from adopting certain types of approaches to dealing with financial problems. Social workers in Mainsquare had attempted to take a confronta<sup>tional</sup> line with the Fuel Boards by sending standard letters for individual client cases, outlining FB and SWD responsibilities. These, however had elicited a negative response from the divisional director who promptly told them to stop sending these.

Alpha's policy document focussed primarily on s.12 payments, defining the organisational boundaries of when payments could and could not be given, the task of social workers in considering making a payment and the levels of authorisation within the SWD for payments of different sizes. In contrast organisational, task and authorisation boundaries in relation to advice negotiation and advocacy remained largely undefined. To this extent task and organisational boundaries were defined for financial aid, but not generally for non-financial resources.

For financial aid payments organisational boundaries were defined narrowly. Payments were restricted in a number of ways, they were to be made,

- only to certain clients<sup>1</sup>
- only as part of a casework plan
- not as a result of "failures within the income maintenance system"
- and not normally for hire purchase, fines and rent arrears.

Within the policy document however, there was an emphasis on the importance of "meeting individual needs", as opposed to impermeable definitions where boundaries could not be crossed in any circumstances. As such area offices were not fully constrained by policy. So for example whilst it is stated that payments should not be made as a result of failures in the income maintenance system, it suggests that the responsibility of another agency is not the only consideration. In the preceding paragraph the policy states,

I would wish to underline some aspects of section 12 (3) which stress our responsibility to consider the eligibility of an individual to other statutory help but make it plain that we must also have regard to the availability of that help in the time of the client's need.

Boundaries of responsibility are further not rigidly defined to the extent that the policy document emphasises the importance of discretion and professional judgement in decision-making. Thus it states,

There can be no formal criteria of eligibility which could be made available to the public which could also reflect the unique circumstances of each individual who might apply for help. Greater openness to the public about their legal right to ask for help could be valuable and could establish which clients might be helped.

The process of assessment of individual clients' needs would remain to be carried out despite any broad criteria.

To this extent, there was some degree of freedom in how area teams effectively operated regional policy. Regional policy did, however constrain who could authorise payments, as follows,

payments up to and including £20 in cash must be authorised by a senior or principal social worker;

payments up to and including £100 by cheque must be

authorised by the area officer;

payments of over £100 must be authorised by a divisional director;

payments of any amount which involve unusual items or special points of principal must be authorised by a divisional director.

It should be noted that "unusual items" for expenditure, covered payments for rent arrears. Within the region, payments for rent arrears were authorised by a special sub-committee of the social work committee. Approval for rent arrears payments, then had to be sought outwith the area office. This was potentially an important constraint on area offices to the extent that the sub-committee took a clear or firm line on authorising payments.

#### **5.2.2. DEMANDS ON SERVICE : A THREATENING ENVIRONMENT**

The area office served a series of adjoining council house estates on the outskirts of a city. Apart from a small estate on the edge of the patch served the area was generally deprived in terms of high unemployment and in many cases poor housing conditions. In such an area one might well expect a large number of referrals to the local SWD. This was perhaps exacerbated by the distance away from major service offices. Thus the Housing Department was in the city centre, as were the gas and electricity showrooms. The DHSS office was situated several miles west of the area served by the area office.

In Mainsquare the environment could be described as threatening to the SWD in two senses. Firstly the number of rent arrears and fuel debt cases put pressure on the office's resources. Secondly for rent arrears cases especially, there was some urgency in the type of debt that some clients brought to the office. This was characterised by large rent arrears, late in the debt collection procedure, where clients had few financial resources for

meeting the debt. This was exacerbated by the Housing Department's procedures for dealing with rent arrears, within which tenants and social workers had difficulty in negotiating arrangements which would prevent eviction.

For rent arrears and fuel debts there were a large number of clients seen by social workers through the intake team. During the period of data collection 30 clients were referred to the office of whom 28 were seen by social workers. (This did not include an unspecified number of standard letter referrals, which were not responded to by the office.)

**TABLE 3 : TYPE OF REFERRAL**

only rent	17
only gas	4
only electricity	7
gas + electricity	2
total	30

Over and above the number of clients referred to the office, for rent arrears there was a high degree of urgency in relation to a number of individual cases. Rent arrears cases accounted for the greatest percentage of referrals to the team (17 or 57%). In comparison with fuel debts the sums owed were larger, with an average bill of £387.54p. A large percentage of clients were at a late stage with the debt collection procedure, with clients due to appear in court, with eviction decree granted or homeless as a result of rent arrears. In a small number of cases (4), rent arrears were also problematic to the extent that this prevented them being rehoused by the district council.

**TABLE 4 : STAGE OF CLIENTS' DEBTS**

<u>fuel debts</u>	<u>electricity</u>	<u>gas</u>
unable to pay bill	1	3
final demand	2	
disconnection threatened		
without warrant	2	3
with warrant	3	
disconnected	1	
total	9	6

<u>rent arrears</u>	
case lodged in court	2
decree granted	6
homeless	5
arrears preventing rehousing	2
not known	1
other	1
total	17

TABLE 5 : SIZE OF DEBT

	<u>range</u>	<u>average</u>
rent	£45 - £1,000	£388
gas	£39 - £ 207	£140
electricity	£17 - £ 243	£83

These cases were particularly problematic because of the local HD's policies in relation to rent arrears. At the time of observation the HD took a large number of clients to court and eventually evicted them for rent arrears. The city was once named by Shelter as "eviction city", because of its policies towards tenants with rent arrears. Rigid procedures were enforced once a case was lodged in court, where HD staff were not able to negotiate an arrangement to pay off the arrears with tenants or their representatives. Instead arrangements were made through the court. Thus social workers could not adopt traditional methods for negotiating arrangements. Representing clients in court was a time consuming activity putting a potential heavy pressure on the allocation of social work time.



Once decree was granted, the HD's policies meant that there was again a degree of urgency about cases, for where decree was granted the tenant was usually evicted within 28 days. Thus social workers were dealing with clients who were homeless or threatened with homelessness, with little recourse to the Housing Department. The only option then left to tenants was to ask a councillor to take their case to a sub-committee made up of councillors. The sub-committee would only take cases "where new information" could be given. Once evicted, the tenants were classed as "intentionally Homeless" and would only at the most be rehoused on a temporary basis under the "Homeless Persons Act". This applied not only to tenants with arrears owing to that particular HD, but also to tenants owing arrears to another local authority. Tenants were further prevented from being rehoused from one council house to another where arrears were present.

For fuel debt cases there was less urgency. Fuel debt cases were less numerous than rent arrears cases (13 cases or 47%), with gas debts being less numerous than electricity debts. Clients' fuel debts were more evenly spread throughout the debt collection procedure with clients ranging from being unable to pay the latest bill to one client being disconnected. Fuel debts were on average lower than rent arrears with an average debt for gas at £140.33 and for electricity £82.96. In general social workers found it easier to negotiate some kind of arrangement for fuel debts than they did for rent arrears. At this time the 52 week payment scheme had just been introduced by the EB, where any debt could be paid back over a period of 52 weeks along with weekly current consumption.

Clients overall had few resources for meeting debts. The majority of clients were dependant on state benefits, with a high percentage either solely

in receipt of supplementary benefit or receiving supplementary benefit on top of other benefits (18 of 26 clients where income was known, or 69%). Only 4 clients were collecting wages (15%).

**TABLE 6 : SOURCE OF INCOME**

wages	4
unemployment benefit	2
invalidity benefit	5
retirement pension	5
invalidity ben + att. all	1
supplementary benefit only	9
not known	4
total	30

**TABLE 7 : SUPPLEMENTARY BENEFIT**

supplementary benefit only	9
SB to supplement other bens	9
none	6
not known	6

**TABLE 8 : HOUSEHOLD COMPOSITION**

over pension age	- single	5
	- couple	1
under pension age, with children	- single	5
	- couple	8*
under pension age, without children	- single	7
	- couple	2
not known		2
total		30

(\* including couple with wife pregnant)

Given this urgency of cases and demands of the office overall, it is possible to speculate that there might be some pressure to restrict the service offered to clients.

### **5.3. THE IMPORT-CONVERSION-EXPORT OF CLIENTS THROUGH THE INTAKE SYSTEM**

The common way of helping clients with rent arrears and fuel debts was to see clients referred through the intake system. The office however, were also at the time of observation looking at alternative ways of helping the local population through community development strategies. This is discussed below briefly in the section on the community development group.

In the import-conversion-export of clients through the intake system a primary task could be identified as "pushing the responsibility back onto the other agency". Within this the emphasis was on identifying responsibility within the domains of other agencies. This reflected at all stages of the import-conversion-export system and was characterised by social workers assuming a minimal role for the social work office. Organisational boundaries were drawn narrowly with the import of clients being restricted, with only a narrow range of tasks being adopted in the conversion process and with social workers withdrawing their contact with the client at an early point.

The most general statement of policy was that,

social workers should give advice and press other agencies to fulfill their responsibilities.

Similarly team policy in relation to s.12 was encapsulated in a much used phrase "we don't make s.12 payments, we push the responsibility back onto the other agency". Social workers generally limited the subsidiary tasks in meeting this primary task to advising clients of their entitlements within the domains of other agencies, referral and advocacy.

### **5.3.1. IMPORT**

At the point of referral the office restricted the import of clients by applying two broad rules. These were not to respond to one sided referrals from creditor agencies and not to respond to non-statutory referrals without the permission of the client. These reflected a broad position that responsibility lay primarily with other agencies and that SWDs should not get involved solely at the request of those agencies. It also proved to be an important way, however, of reducing the number of referrals that the SWD responded to.

In practice, how these rules were applied depended on the form of referral. The office did not respond to standard letter referrals from the EB and the GB. These were merely filed. This meant that clients referred in this way were screened out with no assessment of their needs. Referrals of clients by telephone, however were filtered rather than screened out and stood more chance of being imported into the office. For example in one case after a telephone referral was made by the GB of a consumer threatened with disconnection a complicated series of enquiries resulted to find out "if the client was asking for help" These could be seen as important boundary maintenance activities. The social worker contacted the home help section to find out if the client was "known to the department", the person's home help then in the course of visiting the client established that the client would like some help, the case then went to an allocation meeting and the client was subsequently asked to come in to see a social worker. For other referrals, which mostly consisted of clients referring themselves through a personal visit, there was again a system of filtering out appropriate and inappropriate referrals. In practice most of these clients received some form of help<sup>2</sup>.

### 5.3.2. CONVERSION

In meeting the primary task, social workers employed as appropriate the subsidiary tasks of advising clients of their rights within the domains of other agencies, negotiating with other agencies and referral to other agencies. By contrast other types of help were little used. There was little emphasis on looking at clients' patterns of expenditure and on "underlying problems".

[me] what information do you get from the client?

1. Name, address, account number, how much the debt is

and how much they're offering to pay. Other than that I don't go into personal affairs. If it's not pertinent it's impertinent!"

2. I ask the amount of debt, any arrangements they've made, at what stage the debt is. I listen to the client and see what they've got to say. I leave it to them to suggest what they can pay back. If they suggest a high amount I might say "that's a lot of money", or if they suggest an arrangement for £12 and they've just broken one for £10 I'll point out the discrepancy.

This focus on the debt that the client sought help with suggests that broader financial problems and non-financial problems would not be addressed by the social worker, for these were outwith the legitimate remit of the social worker. Neither did social workers generally become involved in areas where clients did not have "rights" and agencies "responsibilities". In the normal course of events, charitable resources were not sought on the client's behalf.

The major focus was on establishing clients with a repayment arrangement. Only to a lesser extent did social workers suggest that they had assessed client's entitlement to benefits. Full data on this aspect of help was not available since clients' interaction with social workers was not observed. Given, however, the stress within team policy on ensuring that other agencies had met their responsibility, and the large number of clients on benefit one might expect that benefit checks would be a more automatic part of client assessment. In this respect there was some divergence between the stated primary task and the actual primary task adopted by social workers.

Within this general pattern of intervention, differences existed in the pattern of rights advice, advocacy and referral for rent arrears and fuel debts. For fuel debts in the majority of cases social workers negotiated on clients' behalf with either the Fuel Board for an arrangement or with the DHSS for the client to be put on to the fuel direct scheme<sup>3</sup>.

Where clients had rent arrears, the social worker in contrast did not negotiate directly with the HD for an arrangement, or advise clients to negotiate with the HD themselves. Instead social workers generally referred clients to lawyers or councillors where an arrangement could be negotiated through the court, or advised clients how to represent themselves. Once the client was due to be evicted or was already homeless, the social worker referred the client to the homelessness section of the HD. The office largely then did not become directly involved in negotiating for arrangements<sup>4</sup>. The office operated a general policy of not representing clients in court, unless they were mentally handicapped, or in some other way unable to represent themselves. In the context of the number of clients faced with court action in this area, this was a significant restriction on the service offered to clients.

In negotiating arrangements with creditor agencies, social workers in the team saw themselves in the role of advocates. They did not see themselves as gatekeepers to the resources of other agencies, neither did they see themselves as committing social work resources in making arrangements. Thus for example social workers were asked if it would influence their actions if they thought that a client would not keep to an arrangement. A typical response was as follows,

No, Its the board's responsibility to make arrangements with clients, not as a favour to us, that is their job. It's their job to make it explicit to the client what will happen if they don't keep to it. After that it's the client's responsibility to keep to the arrangement.

Thus social workers envisaged arrangements to be purely between the board and the consumer.

There were further restrictions on casework and supervision of clients

arrangements. There was a written policy that.

"local residents should not become clients solely to get their rights from other agencies".

I was also told that the office would not supervise arrangements. Such a boundary again emphasised that arrangements were made between the board and the consumer. This assumed that financial problems lay, within the domains of other agencies and not within that of the SWD, even where the board would not agree to an arrangement otherwise.

For s.12 payments, in so far as the region had defined organisational and task boundaries the office in restating policy drew boundaries more narrowly. In two areas there was a change in emphasis with important implications for the process of negotiation between agencies. These changes placed more emphasis on ensuring that other agencies had met their responsibilities, than on crossing organisational boundaries in the instance of overriding individual clients' needs. Firstly within team statements of policy there was an emphasis on "clear and consistent criteria for making payments" as opposed to the emphasis within the regional policy document of discretion and "professional judgement". Secondly a greater emphasis was placed on making sure that other agencies had met their responsibilities before making a payment. Thus it was stated "that no payments should be made where the responsibility is clearly that of another agency". This was clearly a different concept from that encapsulated in regional policy, of the need "to have regard to the availability of that help in the time of client's need". This suggested that the office would make fewer payments in similar situations than regional policy envisaged. During the period of observation, in fact no payments were made to clients newly referred to the office. In many cases some kind of

arrangement was made to repay the debt and s.12 payments were not then an issue. Without a greater number of cases to compare with other offices it is difficult to assess the full impact of these policies on clients.

Within these conversion processes, rent arrears cases were generally more time consuming than fuel debt cases, with clients being seen a greater number of times by social workers, by the amount of client contact time being greater and by a larger number being discussed, with seniors and at the allocation meeting. This largely reflected both the greater complexity and urgency of rent arrears cases.

**TABLE 9 : SOCIAL WORK TIME**

no. cases	debt	range	average	total
15	rent	15 mins - 150 mins	63 mins	15 hours 45 mins
4	gas	30 mins - 30 mins	30 mins	2 hours
7	electricity	30 mins - 30 mins	30 mins	3 hours 30 mins
2	gas + elec	15 mins - 30 mins	22 mins	45 mins
				22 hours

### **C. EXPORT**

For both rent and fuel debts organisational contact with the office ended after clients had been advised of their rights and after either referral or negotiation for a repayment arrangement. Social workers did not get involved in general in supervising arrangements, making payments or in casework. Thus the exporting organisational boundary was defined narrowly. One of the outcomes of this was that sometimes clients were exported from the organisation even where some kind of short term resolution had not been established.

For example in one case a family had been evicted 6 months prior to



them attending a duty appointment. The family were split between 3 households and thus were homeless. In this case the social worker effectively offered no resources other than to advise the client to keep making payments to the arrears.

In another case a social worker did not feel that a client would be able to keep up with the arrangement. Despite this no further resources were offered to the client. I asked,

[me] "So do you think she'll keep up with the payments?"

SW "I doubt it ... she's bound to default on it with only £40 a week coming in. With £11 to electricity, food, coal and money for the gas meter, she won't be able to cope. However, it'll be ok if she manages to pay a couple of weeks off because that will reduce the debt. so she'll manage to stagger from one crisis to another."

#### The Community Development Group

A few months prior to the period of observation a group had been set up to look at community development issues. Appropriately it was named the community development group. The meeting was attended by the area officer, intake senior, the research and development senior, a member of staff from the long term team and 4 members of staff from the intake team. During the period of observation the group was looking at three main items. Firstly the deployment of 3 staff to community development posts, secondly the possibility of introducing a benefits questionnaire for the disabled into the team and thirdly the role of the team in rent arrears problems.

This group was of interest to this research because social workers in the office identified community development as an essential element in their

strategy for dealing with financial problems. For example the discussion on rent arrears was focussed on court procedures and how social workers could intervene with limited resources to obtain effective representation for clients in court. The group rejected the idea of representing clients in large numbers, but discussed the possibility of sending out a leaflet to, either tenants threatened with court action, or all local tenants, advising them of court procedures and offering advice and referral. There was also discussion of the idea of setting up a local representation unit, with social work giving a limited input alongside of local councillors and lawyers. The office were thus attempting to go out with individual cases to helping a larger group of residents in preventing eviction.

#### **5.4. ETHOS**

##### **5.4.1. MANAGERIAL STYLE : THE CONSENSUS APPROACH**

Whilst the office still retained a traditional hierarchical structure (with basic grade staff on the front line dealing with clients, and with seniors and the area officer having a more distanced managerial role), the office was analagous in some respects with a workers' collective. This was because basic grade staff were involved in organisational decision-making and discussions at a number of different levels. Senior staff still retained a role in coordinating and directing work and in so doing had an important degree of power. Similarly paid staff in a collective might have more power than unpaid staff, or workers with a greater amount of time to give to a project might have more power in decision-making than workers with less time.

An important aspect of this style of management, was that there was

a strong sense of identity with the office and with office policies and orientations. This was created and sustained both through the semi-collective decision making procedures and more informally through the culture of the office. Thus whilst basic grade social workers had discretion, it was discretion within boundaries collectively defined and maintained.

The office was not only divided into teams (long term and intake), but also had a series of work interest groups that social workers of all grades attended. These groups covered a broad range of work areas including, working with adolescents and intermediate treatment, working with offenders, fostering and adoption and of particular interest to this research, s.12 and community development. In these groups social workers had a role in discussing social work tasks and organisational boundaries. They also made recommendations for decisions which were then taken to, both a management meeting (attended by senior staff) and the office meeting attended by all social workers in the office.

#### S.12 Group

The s.12 group was attended by the area officer, 2 seniors and several basic grade social workers. The group had a two fold role. The first was in discussing and distributing information about policy and practice in relation to s.12 payments particularly and to financial problems generally. This group had produced a number of documents including, a summary of regional policy, a list of 12 questions social workers should bear in mind when considering a payment and a monitoring form for social workers to fill in when making a payment (largely for payments of £10 or under). Further minutes of meetings were distributed around the office, and in several of these general

statements were made about policy. This group in producing these documents ensured that s.12 had a high profile within the office.

Secondly the group made decisions on s.12 payments above £10. Thus, basic grade social workers were involved in authorising payments as well as senior staff, as regional policy dictated. This decision-making by a group, meant that less pressure could be put on any one individual to make a payment. Comments made by social workers, however, suggest that it had an important influence on the extent to which social workers would apply for a s.12 payment. One social worker commented,

I wouldn't take a lot of cases there because I doubt they would be considered. It's much tougher now, they really put you through the procedures. It has to be quite an acute situation before they will give you any money. They ask what you've done, what agencies you've tried, what are the family circumstances, is it essential to the ongoing work of the family and so on.

#### Community Development Group

The community development group, has already been mentioned, but it also provides a further example of the way the office made decisions. Thus social workers of all grades became involved in the debate over the role that the office should take in community development work.

#### Allocation Meetings

Basic grade social workers also played an important role in decision-making in allocation meetings. The structure of meetings seemed of importance in establishing the allocation meetings as boundary defining forums, where not all cases were automatically allocated and indeed in many

cases were not. The meeting could then define clients or areas of work as outwith the SWD organisational boundary. The allocation meeting provided a forum for social workers to discuss organisational issues as they related to individual cases. one social worker commented,

[me : How was it that you came to understand ways of working within the team?]

There's the weekly allocation meetings, where a lot of points are raised and there's a lot of debates. The intake team are more together as a group. Maybe that's because we're in the office a lot, and we have our ears ground for issues. Also [the intake senior's] views are quite clear, that we need a consistent approach and that's influenced us. That's not just a debate in a few areas but right across the board, from dealing with financial payments to dealing with children.

It was not unusual to have sometimes lengthy discussion about whether or not a case lay within the remit of the social work team. Neither was it unusual to decide that it was not appropriate for the team to take a case on, not only in relation to financial problems, but to referrals across a range of areas. For example at two successive meetings there was a debate about whether or not "responsibility" for allocating a mentally handicapped client belonged to the city hospital for the mentally handicapped, or with Mainsquare social work team.

Allocation meetings were also important for establishing a boundary defining ethos. For example at the start of each meeting, a number of cases were read out "for information only". The largest number of these were referrals from the emergency duty team<sup>5</sup>, most commonly because the clients were destitute.

The format of presentation was to give the name and address of the person referred, very brief details of the case and the phrase "referred to

DHSS". This appeared to act as an important mechanism for maintaining the definition that financial payments lay outwith social work organisational boundaries. A conversation following these cases at an allocation meeting appears to confirm this,

[SW1] Just an interesting point to note, last week in the Sunday Mail there was an article about people failing to receive unemployment benefit. The article said, "if there's any difficulty contact the SWD"

[laughter]

[senior] "well we don't read the Sunday Mail!"

[SW2] "if people don't get their giro's neither do they read the Sunday Mail!"

[SW2] "Well I just thought I'd mention it since it's just another set of people saying go to the SWD and they'll deal with it."

The intake senior played an important role in generating this ethos. In another case a client was not allocated to a social worker because <sup>she</sup> ~~h~~ was identified as a "housing problem" and a "DHSS" problem. In this case the health visitor who regularly attended allocation meetings brought extra information to the team,

[Senior] "This is a person in [hospital] said to have personality difficulties, the psychiatrist has written "not only is she suffering by virtue of being a single parent ....

lots of ooh! and ahh! at this

"but she also overdoses. He's worried in case the child is at risk."

[health visitor] "The psychiatrist is a she. I've been in touch with the family. At the moment she's needing help with the DHSS with furniture, is that of interest?"

[senior] "no not at all"

[Health visitor] "And is this of interest, her next door neighbour is complaining about her so that's a housing problem"

[senior] "no"

[health visitor] "I've been to see her and she's fine at the moment, it's just every once in a while things get on top of her and she overdoses."

[Senior] "Well we'll leave it at that and if you want to bring it back here in the future then that's fair enough ... if you have her permission."

As can be seen the senior played an important role in defining this problem outwith the SWD's responsibility. He discounted certain information about the client as being irrelevant, he further reminded the health visitor of the principle of gaining the client's permission for referral, thus maintaining an important organisational boundary.

The directive role played by the intake senior also became clear in a debate over representing a client in court.

[Senior] "Is she competent?"

"Yes, she's just nervous"

[Senior] "I don't think the case justifies you going along"

In this case the senior identified the principle of "competency" and once it was established that the client was "competent", defined the task of representing the client as outwith the domain of the office. In such ways the meeting and the senior social worker played an important role in defining and maintaining organisational and task boundaries.

#### 5.4.2. ORIENTATIONS

Within a consensus style of management, orientations have an important impact at two levels. Firstly senior staff play an important role in the direction of the office and in generating a general ethos. Secondly to the extent that boundaries were collectively defined and maintained, the orientation of the group (in this case the intake team) or the group ethos has an important impact on action.

The intake senior had a "political" orientation to social work, which was reflected in the ethos of the intake team. He noted,

The question to be begged is what is social work? What is the task? The team have one view of what that task is, or rather a significant thrust of the team understood the social work task as broader, as more political ... That it should be concerned with advocacy, welfare rights and the whole thrust of community care and development. However, that's not understood by management.

In some respects this political orientation was similar to the "expert-interventionist" orientation outlined by Whittington in chapter 4. In such an orientation he suggested that the client was defined as a "victim of dysfunctional structures or rights deprivation, who lacks the workers knowledge and access to rectify the situation", the objective of action was "Social justice or change" and the focal point of intervention was "the structure of client rights, opportunities and constraints".

Whilst, however Mainsquare social workers generally adopted a definition of the client which was very similar to the "expert-interventionist", the appropriate role envisaged for social work was somewhat different. Whereas the expert-interventionist stressed intervention, in Mainsquare, non-intervention in individual cases was stressed, within a broader community



development or preventative role outwith casework.

Social workers in Mainsquare largely defined clients problems in materialistic terms. In particular low levels of income were mentioned by social workers in accounting for debt. The "dysfunctioning" of other agencies held if not directly to cause problems, at least to exacerbate problems for clients. Agencies were criticised for not being sufficiently accessible to clients, for not offering sufficiently flexible solutions to clients and for staff holding judgemental and non-understanding attitudes to clients. Implied in this was that where agencies made adequate provision there would be less need for the SWD to be involved. Thus one social worker commented,

It's a nonsense that people can't get the same service themselves. I'm not well enough aware of how the EB and the DHSS function but I think that often the client can't get beyond the front desk to see what's happening in the back.

The picture painted was one of an environment hostile to clients, where social workers had to become involved to ensure that clients received their rights. The SWD was described as a sort of dustbin for the responsibilities evaded by other agencies. This related not only to financial agencies but to agencies across the board. A conversation between three social workers about a referral from a doctor highlights this general attitude. After recounting the nature of the referral the social worker commented,

"Really they should be able to deal with their own problems!"

sw2 "Well you know that's what we're here for, after all doctors aren't paid for that type of thing."

sw3 "You know a doctor phoned me and asked if I could visit a housebound couple because he was worried about them and didn't feel that they could look after themselves. I said "Well really that's a medical diagnosis they require and social

workers can't do that, however we'll discuss it at tomorrow's allocation meeting, but really it isn't our job. He said "Oh social workers aren't up to much!"

sw2 "Well he probably wants you to go round and visit him three times a day, because we have lots of time to do that, whereas he hasn't got any time and isn't paid for that."

sw1 "I'm fed up of doctors pushing things on to us. "

sw3 "Well I suppose we'll discuss it at the allocation meeting anyway."

This conversation suggests that the SWD and the medical profession are rivals over unwanted responsibilities. Similarly, above we noted a discussion at an allocation meeting, where social workers laughed at the idea that the "Sunday Mail" told clients to go to the SWD where they did not get their benefit. Concluding this discussion the social worker introducing the theme said,

Well I just thought I'd mention it since it's just another set of people saying go to the SWD and they'll deal with it"

In both these cases, a siege mentality with social work on the defence against a swarm of inappropriate and unwanted referrals is suggested.

More individualistic definitions of clients were spurned by social workers often by negating the notion of social workers as "Professionals", again contrasting with the emphasis within regional policy on "professional judgement". For example laughter would result from a reference to "using our professional judgement". Or jokes could be made about certain areas of work. For example one social worker commented on her knowledge of charities with a chuckle "that's one area of work I know very little about", whereas in another case an intake social worker and long term social worker joked about a case which was being transferred over to the long term team,

I'm sure you'll manage to find something deep in them, but  
I never manage to"

whilst the long term worker made jokes about aspects of the case being  
"presenting problems".

The appropriate response to debts was envisaged as one of a narrow  
pattern of intervention, particularly in respect of financial payments. This was  
because financial problems were not identified as a social work  
"responsibility". "Responsibility" was in fact a word much used in the intake  
team of Mainsquare. One social worker commented,

As social workers we're very much into the responsibilities  
of other people and other agencies.

Office policy was shortened into "we don't make s.12 payments we push the  
responsibility back onto the other agency" or occasionally, "we make other  
agencies pick up the tab". S.12 payments in particular had a high political  
profile,

senior "Bluefield had authorised a s.12 over the weekend"

"I thought Bluefield had a decent s.12 policy"

"Once you're in the workplace you can forget the politics"

"the guy that issued the s.12 was a shop steward!"

"I wouldn't have thought it of him"

The office was also held to have a distinctive office policy for s.12 payments.  
Thus in another instance a social worker turned to me whilst she was on the  
phone saying "I don't know", I asked her if she was having trouble getting  
through to someone on the phone, she replied,

No, but they've just given a s.12 payment for £10 and they don't know what for ... he's just gone to check. You'd have to have the roof fall in before they would consider one here.

It was argued, then that to achieve change in other agencies, the SWD should define boundaries narrowly and refuse to "pick up the tab". This is large part explains the difference in emphasis between regional and team policy, where team policy defined boundaries more narrowly and more impermeably than regional policy.

The research and development senior articulated this clearly in reference to a conversation he had had with a member of staff from the local DHSS office.

"A DHSS officer said to me, "it's good you social workers are out there it makes it easy for us. We can give the nil decision and can know that sooner or later a social worker will pick it up and challenge us if we are wrong"... In other words we're aiding and abetting the DHSS to make harsh decisions and it's the same with the EB - so who is to blame?

and later

it's all counter-productive, it's all aiding and abetting the DHSS. It's been a fight to educate the DHSS to get rid of the belief that the SWD give out money because we won't.

Given the definition of clients as "victims of dysfunctional structures", a quite different response to financial problems could have been taken. The office could by contrast have offered extensive advocacy to clients, for example they could have offered to represent all clients due to appear in courts for rent arrears. The office might also have taken the approach of giving out lots of s.12 payments, within the broader restrictions of regional policy.

This emphasis on boundary change was often discussed in terms of

the long term and the short term. This gist of the response of the office was to define boundaries narrowly in the short term, to effect change in other agencies in the long term. There was, however, tensions in this approach, for social workers were left in the unenviable position of saying no to clients. In this respect the s.12 group played an important supporting role to social workers. a social worker said,

"There's lots of benefits to the policy, because it's the hardest thing to say no to somebody. So really it [s.12 group] provides some kind of support for you and it enables you to pass it onto the appropriate agency. So they would say the DHSS is responsible, they have powers under regulation 30<sup>6</sup> to make provision. So you wouldn't give money but you would help the client contact the agency and make out an application.

This tension between the long term and the short term is not uncommon to organisations with a political orientation. However, particular problems arose where the office was constrained not only by the general environment, but by the SWD organisation itself.

The previous area officer and a senior within the office had in fact attempted to influence regional policy by proposing that standard procedures be adopted over the region for dealing with fuel debts. These procedures, however were never adopted.

## **5.5. IMPLICATIONS**

### **5.5.1. MANAGERIAL IMPLICATIONS**

The consensus style of management was effective in many ways in enabling senior staff to communicate policy and to ensure that it was adhered to at least in a broad sense. Within the office policy re. s.12 payments had a high profile which was generated and sustained both in the formal decision-making structure and at a more informal level within a group

orientation to financial problems. This ensured that not only were social workers aware of the policy, but that there was some consistency in implementing that policy. Not every case was treated in exactly the same way. Nevertheless there was a clear observable pattern of intervention within the office.

This style of management seem to be particularly effective in pursuing a political orientation to social work. Social workers could be faced with difficult dilemmas in implementing the office policy, for example in saying no to making a s.12 payment. Where it is basic grade social workers who are making decisions, often without direct supervision, a supportive group orientation to social work can be very supportive. This style of management did manage to motivate social workers and ensure that there was some commitment to policy aims. This was generated and maintained through collective decision-making procedures, where basic grade social workers played an important role in monitoring and controlling their own and each others work alongside of senior staff. This meant that policy and practice did bear some relationship to each other.

#### **5.5.2. SERVICE IMPLICATIONS**

Adopting the primary task of "pushing the responsibility back onto the other agency" has important implications for the service given to clients. At the point of importing clients to the office, where organisational boundaries are placed on certain types of referral from other agencies it is clear that some clients referred will not receive a service at all. For example those clients referred by standard letter from the Gas Board. In some of these cases there may well have been consumers who could have benefitted from social work intervention.

Within the narrow process of conversion adopted by social workers it is possible that the broader financial problems of clients were not identified. This may have had implications for those clients who had more than one debt, where arrangements were made which were unmanageable. It is possible also, that more thorough checks of clients' entitlement to benefit could have provided greater financial resources for clients in dealing with debt.

Where clients were exported from the office without supervision, casework or financial help, it is also possible that client were left to cope with debts that were unmanageable. Although the emphasis was on pushing agencies to make provision, in some cases this was not successful. Thus for rent arrears at the point of no further action, in 4 cases clients remained homeless and in 2 cases clients became homeless after decree was granted against them. Similarly for fuel debts, at the point of departure from the organisation,

client had arrangement	
sw assessed they couldn't keep	- 4
client had not got an arrangement	- 1
situation pending	- 2

In the one case where no arrangement was made and the 4 cases where the social worker assessed that the client would not or could not keep to the arrangement, no further action resulted in all but one case. In that case the social worker visited the client to impress the importance of keeping to the arrangement. In the others, s.12 payments, supervision or casework were not offered. For example, in one case the social worker did not feel that the client would be able to keep to the arrangement made with the EB, despite this no further action resulted. Given the potential that the office had for changing

boundaries, this casts doubt on how appropriate this narrow boundary defining approach was.

Mainsquare area office was not necessarily wrong in adopting a narrow role for social work in dealing with rent arrears and fuel debts. It could be reasonable argued that ideally responsibility for provision did lay with other agencies primarily and that social workers could not adequately make up for the lack of that provision. The emphasis on long term change as opposed to short term provision has to be questioned however.

The office in many ways stood out on its own in the approach it adopted. The workers had tried to influence their own department in an attempt to broaden the base of their approach. Given their failure to achieve this, it might have been more appropriate to reconsider their position.

This narrow boundary defining approach, possibly did enable the office to effectively limit the work that they dealt with. In an area where they were under a lot of pressure this should not be undervalued. It did allow social workers time to consider and develop new and perhaps more effective ways of dealing with debt. Thus the office had begun to look at the role that they could play in informing tenants in the community of their rights. The leaflet they planned and the idea of a representation unit may indeed have enabled more people to know what their rights were, and enabled a larger number of clients to be represented than at that present time. At the point of observation, however, these discussions were still in their early stages. The office was still essentially dealing with clients from a casework approach. Clearly, however, for any organisation adopting a political orientation the short and long term needs of clients have to be carefully considered and balanced.



## CHAPTER 6

## REDVALE AREA OFFICE

**6.1. INTRODUCTION**

My second case study is of Redvale area office which was situated within a sub-division of SWD Beta. The office was divided into 3 teams (2 long term and 1 intake team). The intake team with which this research is primarily concerned, dealt with incoming referrals up to a period of 3 months. The intake team consisted of 7 basic grade social workers and an intake senior, although during the period of observation a number of long term workers also dealt with the intake of cases through the duty system, largely because of staff holidays.

The intake team at Redvale area office largely adopted a pragmatic approach to social work. This was operationalised by the adoption of broad organisational boundaries at the point of import into the office and at the point of export. Further in the process of conversion social workers adopted a broad range of subsidiary tasks as though the primary task was "to give clients practical help in dealing with their debts". To an extent the office could maintain broad organisational and task boundaries because there were not heavy demands on service. The "pragmatic" approach was however influenced strongly by the area officer. He adopted a "regulation" style of management. This was characterised by monitoring and regulating work according to policy directives or "contentious issues". Thus basic grade social workers worked within a framework broadly defined by the area officer.

## 6.2. ENVIRONMENTAL CONSTRAINTS ON TASK DEFINITION AND MAINTENANCE

### 6.2.1. ORGANISATIONAL CONSTRAINTS

SWD Beta broadly defined social work action in respect of financial problems through a comprehensive policy and procedures manual. This manual was concerned, not only with financial payments, but also with non-financial resources and the respective responsibilities of other agencies. For s.12 payments the manual laid down clear guidelines for when payments could and could not be made. Financial aid was restricted in a number of ways, it was to be made ,

- only to certain clients<sup>1</sup>,
- only in the last resort,
- only as part "of a carefully considered plan of intervention".
- "Not as an alternative or substitute for other forms of work"
- only where it had been ascertained that the DHSS would not help,
- only in exceptional circumstances for fines
- and never for rent arrears<sup>2</sup>.

Within these guidelines it was made clear that payments could never be made for rent arrears. This could be contrasted with no similar restriction on payments for fuel debts.

The manual also made it clear who had first responsibility for making financial payments. The SW was only to consider payments after it had been ascertained that the DHSS would not help. In this statement there was no clause suggesting that clients' needs could override this general boundary on

making payments.

The document outlined a scheme of authorisation for payments, thus dictating at which level decisions were made within the organisation. The scheme was as follows,

- up to £300 per family per month : area officer
- up to £500 per family per month : director of social work, depute director, divisional director
- up to £750 per month - chairman or vice chairman of social work committee.

Non-financial resources were not restricted in the same way that financial resources were. Thus the policy did not define eligible clients or circumstances when help could not be given. Rather the policy document defined the tasks that social workers should follow in dealing with financial problems. These were, however more in the nature of general guidelines. Greater discretion therefore was allotted to the unit of the area office in operationalising these guidelines than for those governing financial payments. Within this broad picture, however there was again a distinction between tasks in dealing with rent arrears and fuel debts.

The section on rent arrears was much smaller than that for fuel debts, with rather less direction on the tasks to be performed in dealing with rent arrears. The document largely stressed the responsibilities of housing authorities under the Homeless Persons Act (1977) and the Tenants Rights Etc. (Scotland) act 1980. For fuel debts in contrast the manual outlined social workers' tasks in greater depth, as follows,

- a. in the instance of a referral from a client the document suggests that the client should be

referred to the Fuel Board, although it does not state what form this referral should take

- b. Where the SWD receives referrals from the Fuel Board or the DHSS the social workers are advised to "investigate" and notify the referring agency in writing of any decision.
- c. Social workers are told to apply for a 14 day extension or longer "where necessary", or to ask the FB to reconnect the supply "at no expense to ourselves, until suitable arrangements can be made". Although it notes that "social work department may be held responsible for meeting the cost of reconnection and for guaranteeing payment for fuel used during the 14 days".
- d. Within the process of investigation social workers are advised to inform clients of the various part payment schemes available from the FB.
- e. They are also advised,

"some estimation should be made of the kind of assistance which the client can reasonably expect from DHSS and the worker should consider whether the client appears to be receiving all the benefits to which he is entitled, using the checklist provided."

The role given to social workers is one of assessing and advising clients of their entitlements to benefits and of the availability of making arrangements with other agencies to pay off the debt. What is not clear is what form the referral to these agencies should take or when it is appropriate to agree to a 14 day extension where the FB requests that the SWD take responsibility for any consumption during this period. This suggests that the area office had some degree of discretion in operationalising policy.

## 6.2.2. DEMANDS ON SERVICE : AN UNTHREATENING ENVIRONMENT

Redvale served a large population of 73,000, the greatest part of a town on the west coast of Scotland. The area covered contained 4 post war council house schemes (with a mixture of high rise, tenemental and maisonette property) and areas of privately owned property. The office was situated in the town centre on the edge of the catchment area. The office staff were divided into 3 teams. On the upper level were based two long term teams. On the ground level the intake team was based beside the reception area and interviewing rooms. The intake team dealt with incoming referrals up to a period of 3 months. It is with the intake team that this research is primarily concerned,

Although the office served a large population, it did not have a feeling of being under heavy pressure of work. To this extent the office was not working within a threatening environment. Neither did clients with financial problems present a particular pressure on the office at the time of observation. There were only 18 referrals during the period of questionnaire data collection (1 month). The number of gas and rent debt problems in particular were small. In only 5 cases was there a rent arrears problem and in only 4 cases was there a gas debt problem.

TABLE 10 : TYPE OF REFERRAL

only rent	3
only gas	3
only electricity	10
rent and gas	1
rent + electricity	1
total	18

Further whilst clients did not have large resources for meeting their debts, in

general there was not a great deal of urgency in relation to cases overall. One could speculate that the office was not under pressure to restrict referrals or to put restricted boundaries on the pattern of intervention with clients. Thus for example one social worker commented,

In a busy office like [neighbouring office] when you get a lot of financial referrals they may be more prone to just refer on to another agency. Whereas here we can spend a lot of time looking at benefits and seeing into charities.

In fact there may even have been a pressure to increase the number of referrals and the nature of involvement with cases across the board. One social worker commented,

I think the work's more managed here than a lot of offices I've been in. I think it's had to be managed, because we're on the edge of a patch here we've often had to justify our existence and to justify having so many staff here.

In 4 of the 5 rent arrears problems, clients were either at the early stages of debt collection or the amounts involved were small. In one case, for example a client had an arrangement to pay rent plus £50 towards arrears each month. The client reported being mugged and unable to make the £50 towards the arrears. Eviction was not threatened by this occurrence. In another<sup>a</sup> client staying in the same house as her estranged husband was seeking rehousing. She had paid a sum towards the arrears but still owed £22. The HD would not rehouse her until this sum was paid.

Gas and electricity debts, were generally more urgent, with the client being threatened with disconnection in 11 cases and the client being disconnected in 1 case. The sums owed for electricity debts were particularly high with an average debt of £199.

TABLE 11 : STAGE OF CLIENTS' DEBTS

<u>fuel debts</u>	<u>electricity</u>	<u>gas</u>
unable to pay bill		1
final demand	1	
disconnection threatened		
without warrant	7	2
with warrant	1	1
disconnected	1	
other*	1	

(\* client though the meter was reading incorrectly)

<u>rent arrears</u>	
unable to pay rent	3
arrears preventing rehousing	2

TABLE 12 : SIZE OF DEBT

	<u>range</u>	<u>average</u>
rent	£22 - £250	£104
gas	£34 - £144	£85
electricity	£28 - £599	£199

Clients could be assumed to have few resources for meeting these debts, to the extent that 13 of the 18 were dependant upon state benefits.

TABLE 13 : SOURCE OF INCOME TABLE 14 : SUPPLEMENTARY BENEFIT

wages	4	supplementary benefits only	3
unemployment benefit	1	SB to supplement other bens	6
invalidity benefit	2	none	7
retirement pension	3	not known	2
widows pension	1		
supplementary benefits only	6		
not known	1		
total	18		

TABLE 15 : HOUSEHOLD COMPOSITION

over pension age	- single	3
	- couple	0
under pension age, with children	- single	6
	- couple	1
under pension age, without children	- single	6
	- couple	0
not known		2
total		18

Nevertheless, even the more numerous electricity debts were not seen to be problematic for the office at this time. In particular the introduction of the 52 week arrangement by the EB was held by several social workers to have lessened both the numbers of people seeking help with electricity debts and the difficulty with which social workers could negotiate for arrangements on the clients behalf. One social worker noted,

it used to be more difficult with the EB but the 52 week arrangement has changed that, we're not so much acting as a clearing house for other agencies now. Really its changed the emphasis of our work.

Perhaps as a result of this lack of urgency rent arrears and fuel debts did not have a high political profile in the office. I asked one social worker if the office had attempted intervention at a team level in relation to rent arrears or fuel debts. She replied,

No, it's not really a big problem here. The things that get attention are those that are a problem and that might be based around a client group rather than an area. For example if it was found that single parents were having difficulties coping with their children under 5, the team would look at that.



### **6.3. THE IMPORT-CONVERSION-EXPORT OF CLIENTS THROUGH THE INTAKE TEAM**

The most common way of helping clients with rent arrears and fuel debts was to respond to clients referred through the intake system. In the past, however, the office had been involved in a number of schemes outwith the normal run of intake work. For example in the recent past the office had been involved in an initiative with the DHSS. In this instance DHSS staff and social workers from the office had run an advisory service on selected days on a couple of the outlying housing schemes. Also, during the period of observation a basic grade social worker had been given the project of visiting elderly people to check that they were receiving all their entitlements to benefit and to establish if other social work resources were appropriate, such as occupational therapy aids. These initiatives reflected a primary task of giving "practical help to clients".

In Redvale the import-conversion-export of clients through the intake system operated as though the primary task was "to give practical help to clients to help them manage their debts". Two aspects of this primary task were apparent. The first was that in helping individual clients the focus was on adopting a broad range of subsidiary tasks within a framework of practical help. The second was that the acceptance of referrals was based on what the office could practically respond to in terms of its overall workload.

#### **6.3.1. IMPORT**

The intake team did not generally restrict the acceptance of existing referrals to the office. The only exception to this was that clients referred by standard letter were not automatically visited by a social worker. Rather the office wrote to the client inviting them to come to speak to the duty officer if

they required help in negotiating an arrangement. Thus clients were only seen if they chose to seek help from the office in person. For most other cases, the office responded by assessing the referred clients' problems.

To a limited extent the intake senior has attempted to increase the number of referrals from creditor agencies. This had, however, not been successful in so far as the EB and HD had been unable to select small enough numbers that might benefit from social work help. These the intake senior referred to as hard core cases. he commented,

I'd like to see more people referred to the team by means of SSEB letters. I understand the EB can't send smaller lists of the hard core of consumers who are likely to be disconnected, and we can't deal with the volume of all consumers who are threatened with disconnection. This is also a problem with the HD and rent arrears. Although they automatically send out lists of those due to appear at court, those aren't necessarily the hard core cases. Again it's a volume thing that we can't see everyone.

It is interesting that a large number of clients did not respond to the standard invitations sent out to clients, following a standard letter referral<sup>3</sup>. This may have been because of a number of factors. Clients may have made arrangements for themselves and or preferred the SWD not to be involved. Alternatively during the Summer period clients may not have been concerned about being cut off from their fuel supply. One possible explanation, however was that the distance of the office away from many of the areas served may have acted as a disincentive to use social work services. Distance may then have acted as an important barrier to service provision, where organisational boundaries did not. It is also possible that this same distance acted as a general disincentive to use social work services generally.

### 6.3.2. CONVERSION

Once clients were seen by social workers a broad range of resources were offered to the client, dependant upon her or his particular circumstances. Generally however intervention could be characterised along 3 stages. At the first stage clients could be given advice on welfare benefits, budgeting or access to charitable resources. (The office in fact had built up a resource of information on charities.) Clients were also commonly given help in negotiating an arrangement. In practice not all clients received help on budgeting, welfare rights, charities and arrangements. Advice on budgeting and welfare benefits varied depending on the particular circumstances of the client, whereas there was only a referral to a charity in one case. It is significant however, that none of these areas of help were drawn outwith the remit of the SWD. Rather they were all used as practical ways of helping the client. In the majority of cases help revolved around establishing clients with a repayment arrangement. At the second stage, in more limited circumstances supervision of arrangements and casework were offered to clients. Supervision was generally only given where an agency refused to agree to an arrangement without it. This only happened in one case during the period of observation.

Casework, or further allocation of time was generally offered, either where the social worker "identified" that the client needed extra support, or where it was felt that she could not manage the arrangement. For example a client threatened with disconnection of her gas supply was allocated on a short term basis. She had debts to a money lender as well as to the GB, which left her with £18.37 for herself and her daughter. She was given help in negotiating the release of money in a long term bank account and given extra budgeting and welfare rights advice.

The emphasis within casework was however on practical support and help. Thus the senior commented,

The way the team works is on an advice and information giving basis. It's basically a straightforward problem solving approach .... We'll look at how a client has accumulated a debt, but at the same time we don't go into an elaboration of personal weaknesses. There's an acknowledgement of what's happened and then a pragmatic solution such as fuel direct or a single payment, will be sought. So we're more concerned with correcting the problem than evaluating a client's behaviour. There's very little examination of problems underlying a debt, such as drinking or marital discord. Although that's not exclusive, we will do that in some cases, but it's not the normal operation.

At the third stage, financial help could be given, but only as a last resort, where all else had failed. Payments were not made for rent arrears, and not usually to clients on supplementary benefit. This latter restriction was a translation of the regional policy restriction on not giving financial aid to clients, until it had been ascertained that help was not forthcoming from the DHSS.

Within these conversion processes, rent arrears cases were far less time consuming than fuel debt cases. Social workers on average spent only a quarter of an hour with client with rent arrears, as opposed to an hour with clients with gas and electricity debts.

TABLE 16 : SOCIAL WORK TIME

no.	debt	range	average	total cases
3	rent	30 mins - 1 hour	40 mins	2 hours
3	gas	15 mins - 150 mins	65 mins	3 hours 15 mins
10	electricity	15 mins - 150 mins	10 mins	10 hours
1	rent + elec	15 mins	15 mins	15 mins
1	rent + gas	30 mins	30 mins	30 mins

### 6.3.3. EXPORT

Contact stopped at the point where clients had received the practical help they required to manage their debts. This was generally after the social worker had managed to bring about an arrangement that the client could reasonably keep to. This occurred at different points for different clients. For some a telephone call was all that was necessary to effect an arrangement. For others, this meant a s.12 payment or an application to a charity to reduce the debt, or an agreement to supervise an arrangement in order to prevent disconnection. This did not mean that clients' problems were always resolved. For example in one case a client had been referred by the EB, because he had been found to be staring into space and seemed unable to grasp that his electricity was being cut off. The social worker attempted to visit the client several times but was unable to make contact. She also phoned the police and the clients doctor. After these efforts no further action resulted.

## 6.4. ETHOS

### 6.4.1. MANAGERIAL STYLE : THE REGULATION APPROACH

"the headmaster is back"

In Redvale the area officer adopted a "regulation" style of management. This was analogous to the management of a ship in some respects. It was also similar to the "action centred leadership " style of management accredited to Adair. Landry et al note,

Like many management thinkers, Adair uses military organisation as a model for civilian business and administration (he is also a historian of sorts, having written books on military history). Contrary to what might be expected, the reason why Adair is inspired by the military model is not because he sees it as a form of organisation in which coercive efficiency and naked

command structures are possible. This may well be part of the truth, but his more important claim is that you can't have a good and effective army – or even a tight ship – without good lines of communication following the line management structure (downward and upward in this non-unionised world), effective leadership (instead of the bare exercise of power) and the participation of small, motivated "teams".

In this style of management the area officer took the helm and directed the organisation in respect of either commands from divisional or regional staff (downward communication), or in response to contentious issues arising from the work itself (requiring upward communication). Whilst seniors and basic grade staff retained an important part in decision-making, the area officer played a directive role in two ways. He firstly played a role in monitoring the work of the office as a whole and secondly he defined or maintained organisational and task boundaries in "contentious" areas. Thus social workers had discretion, but within the constraints of the ethos set by the area officer.

The area officer monitored the work of the office through clear organisational decision-making procedures and through a series of regular checks on the work done within the office. For example every 6 months the area officer had a "case check". This was to ensure that social workers were keeping their case records up to date. The area officer also, once a year officially saw all members of staff to discuss their work generally. Within the office there was also a series of regular meetings with clearly defined remits, as follows,

1. Team meetings – the intake team met twice weekly. The purpose of these meetings was to allocate cases referred through the intake system. Also however, social workers could identify any problematic areas of work and on occasion the meeting was extended to discuss practice issues.

2. Business meetings – these were held every 2 weeks and were attended by all members of staff (Social workers, administrative staff and occupational therapists). These meetings were primarily for communicating information and were generally short. In these meetings the area officer would pass down any information on departmental policy and procedures, whilst other members of staff could raise any other points of information or any areas of difficulty they had encountered in their work.
3. Professional practice meetings – these were held on a 4 weekly cycle. This meeting was for greater discussion of practice issues arising from a particular area of work. Thus for example during the period of observation a speaker came to talk about groupwork with offenders.
4. Weekly management meetings – these were attended by the area officer and senior staff. At this meeting senior staff discussed the organisation of work, such as the duty rota, looked at any special staff needs and at issues arising from the work.

The area officer was quite clear about the remits of these various meetings.

Thus of the business meeting he commented,

The business meeting isn't intended to be a discussion meeting, it's for information only. I pass down information from any meetings that I've been to and any changes in the district. In turn people can pass up any information to me and the rest of the team. There's a professional practice meeting held on alternate Fridays as required and that's where team members can discuss issues and where workers can take a leading role.

In the regulation style of management the area officer played a pivotal role in the office. Mechanisms existed for ensuring that relevant information went to the area officer who had the final say in decision-making. Again he commented,

There's no false sense of democracy in the office. I consult my staff and I respect their judgement. They give a lot and work very hard. I've only disagreed with my workers on one main issue since 1975. So there's no great conflict, but at the same time I make it clear that at the end of the day I make the decisions.

This style of management was recognisable from the remarks made by staff in the office. For example one social worker commenting on the area officers return from a holiday said,

Well the headmaster is back on Monday so we'll have to get out of our slump.

How far the area officer became directly involved in decision-making depended on the degree of contention surrounding an area of work. Contentiousness might arise from directives being given by divisional or regional social work staff, or might arise from the work itself. Here the mechanisms for identifying issues of contention in everyday work were of importance. During the period of observation, for example non-accidental injury procedures became contentious, both because of directives from above and because the area officer had identified that social workers were not following the procedures sufficiently closely. Thus at one meeting, each social worker was given a training package on NAI procedures. Each package had a social workers name on it. The area officer commented,

I didn't want anyone to say I didn't get one, that's why I put names on them"

At the next meeting the area officer instructed social workers to familiarise themselves fully with the procedures, he noted,

Right about NAI. Really all I want to say and this is for the last time, that I want everyone to read through and know the procedures, It's not on writing up the records 3 months after the



event. It's not on for any case, but in particular NAI. I'll just go round and approach individuals after this, about it. But it really is important to have that book to hand. I know we had a day conference, but it's surprising the details you forget. Perhaps we can go over this in the small groups. I expect the senior will be checking with you about cases every week or so.

In the instance of NAI procedures then the area officer was very directive and very firm that social workers should closely follow the procedures. This approach relied on knowing how in fact social workers were handling NAI cases and therefore involved the area officer in monitoring the day to day work of the office.

In the area of rent and fuel debts, however the area officer did not play a largely directive role. He commented,

There isn't any line on how to deal with debt. It really depends on individual cases. There's no embargo on what social workers should do as such".

This could be explained by the uncontentious nature of rent and fuel debts during the period of observation. This had not always been the case. Thus when the regional s.12 policy had been brought out and when amendments had been made, social workers were instructed to have a copy of s.12 policy and procedures and to bring it up to date. In the past electricity debts had also been an organisational issue. Two years prior to the period of observation social workers reported that electricity debts had been both more numerous and more difficult to resolve through negotiation of repayment arrangements. At this time more clients fell outwith EB's provision and both more s.12 payments had been made and more supervision of arrangements had been offered to clients. The area officer sent a memo to team members outlining the appropriate use of s.12 payments and a senior and basic grade social worker had arranged a meeting with the EB. It is not possible to comment

more fully on these events since social workers could not identify after this length of time the exact circumstances. It is significant, however, that whilst at the time of observation the organisation did not actively define or maintain boundaries of responsibility, mechanisms did exist in the team for raising issues of boundaries of social work and other agencies' responsibility and in the past these had been used.

Nevertheless the area officer was involved in decision-making in relation to s.12 payments. This followed the authorisation procedures laid down by regional policy. Clear decision-making procedures existed for authorising payments. The basic grade social worker dealing with the client would first consult with the senior. Only where the senior agreed was the area officer then approached. In practice this meant that the senior acted as a main point of filtering. Even here, however seniors worked within a conception of the kind of decisions that the area officer had previously made.

For non-financial resources there was not the same degree of direction and subsequently more senior and basic grade discretion. Largely this could be explained by the untroublesome or uncontroversial nature of rent and fuel debts within the office on a general level.

Within decision-making procedures, the intake senior managed his team in a way similar to the area officer. He became involved in defining and maintaining boundaries where there were directives from above, or where they became problematic or controversial. Within this basic grade staff retained discretion, but discretion within the broader boundaries set by the senior and area officer.

The case below illustrates how in an allocation meeting the senior broadly defined the problem, but left discretion to basic grade social workers in how to set about dealing with the client.

[senior] K knows this person, she took the case and then realised that she knew the family and so terminated the interview. She lives at Perigrin [housing estate], perhaps someone could just take it on duty. She has marital and financial problems. She's £500 in debt, is on fuel and rent direct and of the £70 income £50 goes on debts.

[P] goodness!

[senior] she's wanting a divorce from her husband on grounds of cruelty but has been told that 7 months isn't long enough.

[K] I don't know if that's right I didn't have the knowledge to say otherwise.

[senior] I suppose that's for the lawyer to know

[K explained that she knew the mother of the woman and that some relation disliked her because of some incident 2 years before]

[senior] right, so really she needs support both ways. She has to be seen at the mother's because the husband would do his nut if he knew.

[K] He beats her up and opens her post

[senior] anyone want that one?

In this example the problem is defined as being "marital and "financial". The focus of social work intervention is "support both ways", that is with both financial and marital problems. There is little discussion of social workers tasks in dealing with the problem, particularly in terms of what actions to take in respect of the client's debts. It was not uncommon that the meeting did not define social workers tasks in this way. As such once allocated decisions lay

with the basic grade social worker about resources to offer clients

Nevertheless, the intake senior, like the area officer, also monitored the work carried out by basic grade staff largely by meeting them regularly to discuss their work. His involvement became apparent in comments made by basic grade social workers. For example a social worker told me that the senior had advised her to reduce her involvement in a case because there was nothing practical that she could do. Whilst another social worker commented,

I've just learnt how to deal with debt from experience. Also in discussing cases with seniors, they'll say which cases we get involved in. If we can't do anything, they tell us not to get involved because we have to be selective about what we can do.

#### 6.4.2. ORIENTATIONS

Within a regulation style of management the orientations of the area officer in particular and of seniors to a lesser extent take on some importance in setting the general ethos in which decisions are made. Over and above this the level at which orientations have an impact depends in part on the "controversial" nature of the area of work. Where an area of work was "contentious", either because of problems arising from the work itself, or because of directives (such as policy) from above, then the area officer and the seniors were more active in defining and maintaining boundaries. In these instances basic grade social workers orientations were of a lesser importance. At other times basic grade social workers retained discretion within these more broadly defined boundaries and to this degree basic grade social workers' orientations took on a greater significance.

In Redvale, there was a general ethos of pragmatic or problem solving approach to social work. This was characterised by its general a-political

nature. Clients were defined as people with practical problems to solve. Consequently the appropriate response to problems was couched in practical terms. The general emphasis within the office was on "service to the public" within the broader directives set by policy and the exigencies of the situation. Thus the area officer noted,

I make it quite clear to everyone that we're here to deliver a service and that everything else comes secondary to that. Every year I see everyone and ask if they would like a change and how they're getting on. However, at the end of the interview I say "I'll see what can be done, I'll try to accommodate your wishes, but first and foremost I've got to see that we're giving a full service.

At another time he noted,

I want my workers to be practically inclined, and this is why they're made accountable in their recording of cases.

The intake senior echoed a similar pragmatic approach to social work when asked about ways of working within the office. As I noted above he commented,

The way the team works is on an advice and information giving basis. It's basically a straightforward problem solving approach.....

Generally within this general pragmatic approach to social work, boundaries were drawn narrowly for s.12 payments and broadly for non-financial resources. This openness of boundaries were reflected in cases across the board. For example at one allocation meeting a new voluntary group working with the elderly was mentioned. An acting intake senior commented,

Hopefully we should be getting some good referrals from them.

This is not to say that all referrals would have been accepted. The focus on the practical was still strong. Thus for example during the period of observation social workers in the intake team identified a series of inappropriate referrals from a newly established voluntary project. Referrals were identified as inappropriate because, volunteers were not informing social workers of what tasks had already been undertaken by volunteers or without understanding of the resources that social workers could offer clients. This was then raised by intake social workers at the business meeting and the area officer as a representative on the management committee of the voluntary agency agreed to raise the issue with the agency.

## **6.5. IMPLICATIONS**

### **6.5.1. MANAGERIAL IMPLICATIONS**

The regulation style of management was effective in allowing senior staff to communicate policy, identify practical problems in implementing policy and in ensuring the policy was adhered to. Within a regulation style of management I identified that there was clear communication channels for informing basic grade staff of policy directives and for them also to identify practical problems within their everyday work. The seniors and the area officer adopted a number of mechanisms for ensuring that social workers worked within a broad policy framework defined by themselves. For example the regular case checks and supervision of staff. This meant that policy and practice could in fact be matched up. One of the positive elements of this was that social workers did not feel overwhelmed by work difficulties such as overloading of work. From this perspective social workers in the office generally believed that it was a good office to work in.

Perhaps the major limitation of this style of management is the role

defined for basic grade social workers. Where such workers are defined as service providers rather than as political agents, this may mean that their resources remain untapped and unused. For in this style of management workers are employed primarily to carry out regional and office directives rather than to develop and identify areas of work that they felt personally committed to.

#### **6.5.2. SERVICE IMPLICATIONS**

Where the primary task of "providing practical help to clients" was adopted social workers offered a broad range of resources to clients within this focus on the practical. In many ways given the existing system of inter-agency provision clients received a valuable service where the office operated a sort of safety net service. Thus for example where there was no other means of clients managing an arrangement social workers could offer financial help or supervision. One social worker commented,

We're expected to avert disconnection and eviction. If we don't then it's seen as much as a failure on our part as it is the clients. If we fail we're answerable to the senior for the steps we've taken. They'll say, well did you try this, and what about that and did you try them.

In some respects this may have meant that social workers were taking on responsibilities that in an ideal world they would not. For example in an ideal world clients would be offered arrangements that they could reasonably manage without the need for social work supervision or financial help. These tasks were only adopted however where clients would be faced with disconnection.

The more negative aspects of this approach can be related back to the way that clients are defined. Where clients are defined as people only with

practical problems to solve, the political nature of clients problems are not addressed. For example within this orientation the emphasis was on working within the present system of rules and regulations. Whether or not these rules and regulations were beneficial to the client was not an issued addressed fully by social workers. This is unfortunate since in many ways social workers on the front line of contact with clients are in a good position to identify the problems faced by the community and to pass them on to the policy makers.



## CHAPTER 7

## BELLSHORE AREA OFFICE

## 7.1. INTRODUCTION

My third case study is of Bellshore area office which was situated within a sub-division of SWD Beta. The work of the office was based around the division of staff into two teams. Both teams dealt with long term cases as well as intake duty. The teams took responsibility for intake duty alternatively on a weekly basis. Both teams consisted of 5 basic grade social workers and a senior. In addition there was also a homemaker, several social workers with specialisms, such as a school liaison worker and a youth worker, and another senior who occasionally took a turn at intake duty.

Across the office as a whole there was not an agreed orientation to financial problems. Three different orientations to social work could broadly be identified. These were the pragmatic (a version of the orientation adopted in Redvale), the political (a version of the orientation adopted in Mainsquare) and the individual.

Mechanisms did not exist in the office for bringing about a common consensus. The area officer adopted a "laissez-fai re" style of management. Within this large areas of discretion were given to seniors and to basic grade social workers. In turn the seniors, to differing degrees also adopted the same style of laissez-fai re management. Where in practice senior staff did not define and maintain task and organisational boundaries, basic grade social workers were left to do so. This they did according to their own orientations and the pressure of work. As a result in Bellshore, social workers acted as

though they were fulfilling very different primary tasks.

## **7.2. ENVIRONMENTAL CONSTRAINTS ON TASK DEFINITION AND MAINTENANCE**

### **7.2.1. ORGANISATIONAL CONSTRAINTS**

Bellshore area office came under the control of the same regional authority as Redvale. I outlined the policy of that authority in the last case study.

### **7.2.2. DEMANDS ON SERVICE : A THREATENING ENVIRONMENT**

The office served the population of a small town on the west coast of Scotland. The main industry in the area was shipbuilding, threatened with closure and constriction. This meant that many local men had either become redundant, or were facing a lower take home pay as overtime had become more scarce.

In Bellshore the environment could be described as threatening in two ways. Firstly a large number of clients were referred to the office over the period of observation. This put pressure on the office's resources. The office had in fact lost a number of staff over the previous few months and there was generally a feeling of overwork in the place. This was exacerbated by a large numbers of referrals. Secondly there was some urgency in the problems that some clients brought to the office. This was characterised by clients having large multiple debts, in many cases with broken arrangements. Even though many clients did have a wage coming into the home, this was, in many cases small given the number of dependants to support.

There were 36 clients seen by a social worker over a period of four and a half weeks.

**TABLE 17 : TYPE OF REFERRAL**

only rent	9
only gas	13
only electricity	7
rent + electricity	5
rent, elec + gas	2
total	36

**TABLE 18 : SOURCE OF INCOME      TABLE 19 : SUPPLEMENTARY BENEFIT**

wages	17	supplementary benefit only	1
unemployment benefit	1	SB to supplement other benefits	4
invalidity benefit	5	none	23
retirement pension	5	not known	7
widows pension	3	other*	1
supplementary benefit only	1		
not known	4		
total	36		

(\* on SB previously : client accused of cohabiting)

**TABLE 20 : HOUSEHOLD COMPOSITION**

over pension age	- single	5
	- couple	0
under pension age, with children	- single	6
	- couple	18
under pension age, without children	- single	4
	- couple	3
not known		1
total		36

In a large number of cases the client had a family with children and wages as the main form of income. (17 or 47% of clients had wages as the main form of income and 64% of clients had children) A large number of clients were also in receipt of state benefits (15 clients) although only a small number of

these clients were in receipt of supplementary benefit. This is significant to the extent that clients could not apply for payments to be made direct to the FBs or HD or for single payments from the DHSS.

As can be seen from the tables below, a sizeable number of clients came to the department seeking help with more than one debt and an even larger number of clients had larger debt problems than they sought help with. For example a client may have come in for help in respect of an electricity debt, but already have a weekly arrangement to pay off a gas bill, rent arrears and hire purchase debts.

In a few cases clients had financial outgoings which were very high in comparison with their financial incomings. For example in one case the client had outgoings of £55 towards debts (for rent arrears, electricity, clubs, provident, insurance and two trust loans) for an income of about £100. In this case the client had a wife and two children to support.

For rent arrears a number of cases were at a late stage in the debt collection process, where 6 clients had a decree granted against them. In normal circumstances this was not necessarily problematic to the extent that the HD were still prepared to make arrangements and defer eviction. During the period of observation, however the office received 4 referrals from the HD for tenants who were threatened with eviction. These were somewhat unusual referrals.

Many of the gas and electricity debts were also at a late stage in the debt collection procedure. Disconnection was threatened in 17 cases and the client was disconnected from his or her fuel supply in 3 cases. In many cases,

clients had already broken an arrangement for the debt they were seeking help with. This could create some urgency if the FB was unwilling to negotiate a new arrangement.

TABLE 21 : STAGE OF CLIENTS' DEBTS

<u>fuel debts</u>	<u>electricity</u>	<u>gas</u>
unable to pay bill		2
final demand	1	3
disconnection threatened		
without warrant	7	6
disconnected	1	2
missed payments	3	1
difficulty meeting payments	1	1
unknown	1	
total	14	16

<u>rent arrears</u>	
unable to pay rent	3
warning letter received	3
decree granted	6
uncertain	4
total	16

TABLE 22 : SIZE OF DEBT

	<u>range</u>	<u>average</u>
rent	£61 - £927	£388
gas	£22 - £317	£120
electricity	£23 - £292	£142

Given these demands on service and the degree of urgency of some of the cases, one could speculate that the office might have been under some pressure to restrict their service to clients. In practice this was not the case, as I shall show below.

### 7.3. THE IMPORT-CONVERSION-EXPORT OF CLIENTS THROUGH THE INTAKE SYSTEM

In the import-conversion-export of clients through the intake system I could not identify a single primary task. Rather different social workers appeared to operate according to different conceptions of the primary task. Three main primary tasks could be identified, these were,

1. "to effect change in the clients behaviour"
2. "to give practical help to clients to help them manage their budgets"
3. "to ensure that clients received their rights from other agencies"

#### 7.3.1. IMPORT

Organisationally there were no strict policies or mechanisms for restricting referrals to the office. The office did not have a duty appointment system, so that large numbers of clients could be seen on any one duty session. there was in fact great disparity between the number of clients that social workers saw on any one duty session. For example on one half day session the duty officer saw 1 client, whilst on another the ~~officer~~ saw 11. Effectively the queue of people waiting to be seen may have indirectly acted as a filtering system. People may have been deterred from waiting, whilst the duty social worker may have had to limit her involvement with individual people in order to see everyone waiting. Thus for example one social worker commented.

There were 11 people in reception yesterday afternoon. You don't have time to go into everything. You ought to be able to give time and say, how are you coping and is there anything else.

There was a standard response to GB standard letter referrals. The office wrote to those clients inviting them to come into see the duty social worker if they required help in making an arrangement. These clients were only seen if they chose to respond to the social work letter. For other referrals the senior generally took these to an allocation meeting.

A third of clients seen by social workers were referred by a creditor agency (4 from HD and 7 from GB)<sup>1</sup>. This number was potentially much higher, given that only a third of those clients invited to come into see the duty social worker, in fact chose to do so.

### **7.3.2. CONVERSION**

The conversion processes adopted by basic grade social workers varied. This is best described in terms of the primary task.

1. the primary task as "to effect change in the clients behaviour"

This was the most predominant pattern of intervention in the office. The subsidiary tasks adopted by social workers focussed on the individual attributes of the client and in particular "bad budgetting" and occasionally "personal or emotional problems".

Attempts to make an arrangement for the client were still an important subsidiary task, however there was less stress on obtaining these as a matter of right. In this sense social workers acted more as intermediaries

rather than advocates. For example they were less likely to challenge what was a reasonable arrangement for an agency to offer a client, than other social workers in the office.

Within this pattern of intervention, there was a tendency to distinguish between "deserving" and "undeserving clients". When negotiating with other agencies, social workers were more likely to argue that special circumstances existed, for deserving clients. An important subsidiary task of this approach was to build up personal contacts within other agencies. This was seen as a way of establishing a common understanding in which social workers could best argue the clients case. One social worker put this across very clearly.

I've got my own way of working and that's to try to get a greater appreciation of individuals working within other agencies, so I can articulate the clients circumstances in the best possible way. It all goes back to the personal approach. I don't believe in confronting agencies.

2. the primary task as "to ensure that clients received practical help in managing their debts".

In this pattern of intervention social workers drew on a broader range of subsidiary tasks, with a focus of practical help to the client. Clients could be helped with budgetting, welfare rights claims and negotiating with other agencies.

3. the primary task as "to ensure that clients received their rights from other agencies".

The focus within this pattern of intervention was on ensuring that



clients had received their rights from other agencies. There was less emphasis on budgetting or help with personal problems and more emphasis on welfare rights advice and advocacy in negotiating arrangements.

Within these conversion processes rent arrears cases were more time consuming than either electricity or gas debts, except where there was more than one debt. Multi-debted cases took the largest amount of time. In only 4 cases were clients allocated extra time, after the initial duty interview. In only one case was the client given formal supervision and in only 3 cases was a client given a s.12 payment.

TABLE 23 : SOCIAL WORK TIME

no. cases	debt	range	average	total
9	rent	15 mins - 150 mins	63 mins	8 hours
13	gas	15 mins - 150 mins	44.5 mins	7.5 hours
7	electricity	15 mins - 150 mins	44.5 mins	5 hours
5	rent + elec	30 mins - 150 mins	81 mins	6.75 hours
2	rent, gas, elec	30 mins - 150 mins	90 mins	3 hours
				29.5 hours

### 7.3.3. EXPORT

As a result of the differences in the primary task adopted by social workers, clients were exported at very different points. As such there was not a clearly defined organisational boundary. Thus for example some clients received help with welfare rights advice and others, in broadly similar situations did not. It is striking that in a number of cases social workers did not ascertain clients entitlement to benefit, even in the most minimal way. This was contrary to regional policy which stated that

"some estimation should be made of the kind of assistance which the client can reasonably expect from DHSS and the worker should consider whether the client appears to be receiving all the benefits to which he is entitled, using the checklist provided."

In a few cases, from the limited information that I have, clients may well have been entitled to more benefits. In particular where clients were in work a major benefit not advised on or checked was Family income supplement. This suggests that social workers were not picking up on important resources in aiding clients with their debt problems.

Further whilst some clients received financial help and extra social work time, others, again in broadly similar situations did not. Partly this seemed to depend on whether or not the social worker defined the client as deserving or not. For example in one case a social worker negotiated an arrangement with the GB for £20 a week. The client was not happy with this arrangement. Nevertheless the social worker felt that this was a reasonable arrangement.

[me : so would you say that was successful then?]

yes to the extent that the GB offered an arrangement that they thought was reasonable, without any conditions and any of this supervision carry off.

[so what do you think will happen now?]

He'll be disconnected - he's a bit of a chancer. He's also repaying an electricity debt by the way. he said that after his debts were paid he was only left with £17 a week left for 2 and that wasn't very much. But when I calculated it, it left £32 for food, which isn't bad. he said "but there's other sundries"!

[so that was £32 without paying gas at £20 a week]

yes although he'd not paid any of those payments for £8 and £12.

[so that would leave him with £12?]

Yes which is enough.

By contrast in another case, a client with 3 children with an income of £79.50 and weekly debts of £42 was allocated to the homemaker who gave time in helping the client to manage her budget. A s.12 payment was also given toward her hire purchase debts. In the tea room the social worker commented,

"it's a shame, she hasn't been able to keep to any of her arrangements. But she seems to want to be very honest about it all. She doesn't want to hide anything.

There also appeared to be differences between the two teams in the further allocation of time to clients after the initial interview. Thus whilst in the downstairs team 4 out of 20 clients were referred to an allocation meeting, no cases out of 16 were referred to an allocation meeting by the upstairs team. In the downstairs team, all those clients allocated further time had multiple debts that the social worker assessed that they could not manage. Yet in the upstairs team also, a couple of broadly similar cases could be identified.

#### 7.4. ETHOS

##### 7.4.1. MANAGERIAL STYLE : THE LAISSEZ-FAIRE APPROACH

or "every individual has her own plan of action"

In Bellshore the area officer adopted a laissez faire approach to management. This could be likened to the management of an orienteering party. The area officer only defined in the broadest way the remit of the group, however the route that social workers used to get through the course, or the methods they employed were left open-ended. The area officer played a

largely undirective role in managing the office. Thus both seniors and in turn basic grade social workers were allotted a good deal of discretion in how they dealt with individual cases.

In relation to s.12 payments for example regional policy had laid down that payments above £10 be authorised by the area officer. In practice however, the area officer suggested that he would endorse decisions reached by basic grade social workers and the senior.

There's no blanket agreements on how to use s.12 payments, it's down to individual workers. Then it's for the worker to discuss the case with the senior, if there's agreement on the case then there's not much need to involve me. Generally the cases considered would fit into regional policy criteria.

Comments made by social workers in the team suggested that different routes existed for decision-making in relation to s.12 payments. One social worker commented that she would only consult the area office about financial payments, whereas other social workers suggested that they would consult with the senior first. Payments were only made in 3 cases and it is difficult to draw major conclusions from such a small number. It is possible to speculate, however, that where different routes existed for making decisions, that organisational boundaries would be drawn in different places. In one case for instance, both seniors and the area officer were consulted at different times as more information about the clients circumstances became available. In this case the client had a fine as well as other debts. As noted in the last chapter payment of fines was prohibited by the document. The social worker seeking the payment noted,

It's interesting I went to one senior who said he wasn't keen on paying s.12's for fines, then another wasn't keen on paying any s.12's where there was a fine there present.

The area officer was the only one concerned about the plight of these girls, so it comes back to personalities doesn't it.

For this one case alone there were different interpretations of SWD organisational boundaries for making payments. Where different routes to obtaining a s.12 payment could be taken and where the "personality" of the social worker was an important factor, this would suggest that basic grade social workers had more power to effect the outcome they desired.

The area officer did not attempt to lay down a way of working in relation to non-financial resources. For example whilst social workers were aware of the regional policy and procedures manual, there appeared to have been little discussion in the office about these procedures. In turn on a day to day level social workers made little use of the policy. Thus one social worker commented,

There's comprehensive guidelines on s.12 policy, those have recently been updated. Before the guidelines were issued there was some discussion about it, but the guidelines form such a wad of paper that you just tend to work the way you always have.

As a consequence of this lack of direction, seniors managed their own teams with some degree of freedom. The two teams, for example appeared to operate different procedures for allocating cases. During the period of observation the upstairs team in particular did not always use an allocation meeting for allocating cases. The upstairs team only held one allocation meeting for 3 weeks of being responsible for operating the duty system. The downstairs team by contrast held 2 allocation meetings for 2 weeks when it was responsible for operating the duty system. This may in part account for the differences in the rate of allocation between the two teams.

Senior social workers to an extent followed a similar non-directive pattern to managing their teams in some respects. This became apparent in the allocation meetings held in the downstairs team. Although the senior had the authority to make decisions and to direct the action taken by workers in the team, in practice it was basic grade social workers who effectively made decisions about which cases to allocate and what action to take.

Thus within allocation meetings it was basic grade social workers who introduced cases. Within these introductions they could define the problem and appropriate action to take. Thus the senior social worker would ask

Is there anything else to allocate?

or,

C has got two cases here has anyone got any more?

After introducing the case other social workers in the team could help to clarify what the problem was. Nevertheless the social worker introducing the case retained this important problem defining power. It would be useful to look at one case, which was not untypical to look at the way in which cases were allocated and decisions about social workers task and responsibility decided. In this case the senior asked the basic grade social worker to introduce the case by saying, "Right Y tell us all about it"

[Y] Right well ... the first one is a woman with her electricity cut off. She's staying with the brother of her ex-husband. She says he's just a house guest but K [husband] is not inclined to believe this. The brother gives her £30 from his wages!

[P] but they're not living together

[Y] well that's what she says [they smiled]

[senior] who's responsibility are the debts are they the husband's?

[Y] no they're all hers. I've advised her to go for a rent and rate rebate, but the basic problem is that her expenditure outweighs her income. She says, honestly, that she's a hopeless manager and that appears to be true. But there seems to be no way that she can realistically attempt to get herself together because the income doesn't match the expenditure, she's got 4 kids. I wondered if L [homemaker] had spare capacity and could perhaps work on her budgeting with her.

The senior social worker and other social workers in the meeting asked questions about the case, such as size of income, weekly repayments, applications to the DHSS and in so doing helped to define the problem for the meeting. It was the basic grade social worker, who however defined appropriate action to take. Even where the senior probed about different agencies responsibilities, this was not taken further but left within the remit of the social worker in dealing with the case.

[senior] how much does she owe?

80 odd quid, it's not that much.

[senior] and has she applied to the DHSS

[Y] yes but they won't entertain her as far as they are concerned in their eyes she's a cohabitee.

[senior] well can't it be pushed with them?

[Y] I'm not sure it can.

[P] have the EB offered a weekly payment?

[Y] yes they will accept a weekly payment but since she hasn't got enough income to cover it it's a bit academic. She can't offer to pay it if she hasn't got it.

[senior] and what's the electricity used for?

It's not essential, it's not for heating but for lighting and appliances. But I thought L [homemaker] could have a word with her and get something sorted out. She's got 4 kids and it needs to be back on before the Winter.

In other cases also the senior did not clearly define the action to be taken, In 1 allocation meeting 3 referrals from the HD were raised. 1 social worker asked for general guidance about organisational responsibilities, however this was not given. One social worker asked,

"what are Housing departments responsibilities"

to be told,

[senior] well those are the questions to be investigated"

In this sense then, allocation meetings broadly enabled social workers to devote greater time to a case, but did not outline social workers responsibilities or tasks. As a result basic grade social workers were left with a high degree of discretion, in defining the pattern of intervention they generally adopted in relation to rent and fuel debts.

#### **7.4.2. ORIENTATIONS**

Within a laissez faire approach to management, the orientations of basic grade social workers had an important impact on the service given to clients.

As noted above, broadly three orientations to social work could be identified within the office, these were, the pragmatic, "the political" and the individual. Of the three, however the individual orientation predominated in the



office.

Those social workers with a political orientation tended to define clients problems in terms of materialistic explanations, such as a lack of money or the stress of extra items of expenditure on the family budget. These social workers were more critical of the provision made by other agencies, and more inclined to see the client as a victim of the inadequacies of agencies provision. For example one social worker commented,

I said to x, you have to watch them [DHSS], she said that she trusted them over there [DHSS] and that it was up to the client to claim. I tell you they're living in a different world from me.

The objective of action was to make sure that the client received their rights and entitlements from other agencies.

Those with a pragmatic orientation tended to define clients as people with practical problems to solve. As such the objective of social work action was also defined in practical terms. Similarly other agencies were regarded in terms of the practical resources that they could provide in managing debt.

Those with an individual orientation tended to focus on the characteristics of the individual client. Within this they commonly differentiated between the deserving and undeserving. Thus social workers made comments such as "she seemed genuine enough" and "it seemed a genuine situation". Non genuine cases were in some instances referred to in derogatory ways, for example "wily cat", "manipulator", "bad bugger" and "chancer". These suggested that clients could not be taken on face value. Again social workers made comments such as "there's a lot more than meets the eye", and "you can only work on what they tell you". One social worker commented,

Some clients are very demanding of other agencies. When they're in the SWD they only give you half their story. Initially the other agency might know more than you do.

Largely agencies were regarded positively. Even where they did not help the client this was not criticised since they had "their own rules and regulations to follow". Within this orientation the emphasis was on client change and not on change to the system. One social worker commented,

I'll phone up the Gas Board, but I know what they'll say, "no way, either they come up with the money or be disconnected" and you can't blame them. You can't subsidise a lot of people with big bills like this whilst other people are paying.

There was in fact some conflict between those social workers who veered towards an individual orientation and those social workers who veered towards a political orientation. This was reflected in who used the coffee room for example, with the more isolated political orientated social workers tending not to use the room.

There was constant group justification of the individual orientation which involved a rejection of the political orientation. This was phrased in terms of rejecting the "welfare rights" approach in favour of the personal approach. The "welfare rights" approach was closely identified with those social workers who held a political orientation to social work. The personal approach was identified with those social workers with an individual orientation. Even a number of social workers with a pragmatic orientation adhered to the appropriateness of the personal approach. The "personal approach" was characterised by an emphasis on making and building up on personal contacts within other agencies. This was contrasted with "the welfare rights" approach, which was characterised as "telling other people

what their job was". In essence the difference in approach revolved around "the rules". The "welfare rights" approach involved questioning "the rules" and ensuring that they were properly enacted. The "personal" approach involved building up relationships within which "the rules" could be bent.

For historical reasons, rather than the actual division of social workers in the office at that time, the "personal approach" was identified with the upstairs team and the "welfare rights" approach with the downstairs team. In former times the upstairs office had housed the long term team, whilst the downstairs office had housed the intake team. On the other hand those social workers with a political orientation contrasted their own approaches with those of the office as a whole. one social worker commented,

We ought to be fighting for them [clients] but some of them in there, they say well you can't blame them they're only following the rules. But you should be trying to get them more. You see you get pulled into systems so you explain there's no point in going over there rather than fighting to get them more.

Whilst another social worker commented,

You know sometimes I get fed up with half this office as well. I wish they would be a bit more political and say something about all this. There's some people who still vote Tory even though they're surrounded by all this. But debts seem to be getting worse the amounts seem to be getting higher.

[In what way do you mean political?]

I don't mean party political, but instead of just accepting things we could say it's not on, we won't stand for the benefits of teenagers being taxed.

These differences in orientations go some way to explaining why social workers adopted different primary tasks in dealing with rent arrears and fuel debts.

## 7.5. 4. IMPLICATIONS

### 7.5.1. MANAGERIAL IMPLICATIONS

Within the laissez-faire style of management there was a lack of clear organisational and task boundaries. In essence where senior staff did not define boundaries basic grade staff were placed in situations where they themselves had to define what was appropriate for the organisation to be involved in. It is therefore not surprising that social workers operated as though they had very different conceptions of what the primary task was. Social workers did not have clear channels for identifying a common approach to financial problems. Instead differences of opinion came out on a personal level. For example they became apparent from who had coffee with whom, or how people referred to each other. I would suggest that this is not a constructive way to use the ideas and energies of different social workers. It is much better to have ways of bringing out political differences out in to the open so that full and frank discussions about the social work role can be held.

In addition social workers did not have clear channels for conveying difficulties with their work. In fact during the period of observation staff appeared very overworked and generally dissatisfied with their work. One of the roles of management should be to ensure that social workers have some commitment to their job and that in practice they are able to carry out their work effectively. This style of management did not allow for this important role.

This form of managerial style did not offer support to social workers who often have to deal with difficult debt cases. I would speculate that within

such circumstances an individual orientation to social work will become prevalent. Without a common framework for dealing with financial problems, social workers have to manage the uncertainty in their work by developing an appropriate orientation to the world. So for example where workers lack the information and support to challenge other agencies it is at one level understandable that they should focus on building up personal relationships as opposed to challenging the provision made by other agencies.

### **7.5.2. SERVICE IMPLICATIONS**

One of the implications of this style of management was that clients in broadly similar situations appeared to receive quite different forms of help. It would not be desirable to have all clients treated in exactly the same way, however a common framework for dealing with financial problems seems sensible both in terms of ensuring some equality of provision and in giving clear messages to the public and other agencies.

Where the individual orientation is prevalent I would question also the quality of service received by some clients. It has been noted that some social workers were less inclined to give welfare rights advice. In practice this meant that clients were not informed of valuable resources within the domains of other agencies. The emphasis on the moral character of the client meant that social workers were unable to see that all people have needs and rights regardless of what their personality is like.

From this moralistic viewpoint some social workers also took a very controlling approach to clients, which many would think was inappropriate. For example in one case the HD referred, by telephone, a tenant threatened with

eviction. The main part of the action taken by the social worker was to impress on the client the urgency of the situation. After seeing the client she commented to another social worker,

I've just been very nasty to a client. She has over a £1,000 rent arrears. The husband was supposed to come in last week, but he didn't turn up. This time I tried to put it straight and make her be realistic about the situation. She said he'd forgotten to come in and I said there's no way he would have forgotten when the situation is this bad. I said that they would be evicted unless he came in tomorrow at 12.15. I said that the Housing Department had been very nice and that I wasn't going to mess them around any more. So if he didn't come in I'd phone the HD and say the SWD can't do anything.

Questions can also be raised about the appropriateness of the "personal approach", in negotiating resources from other agencies. Where the emphasis is on personal contacts and bending the rules, what happens when the personal contact moves on, be that the social worker or the member of another agency? What happens when social workers cannot establish personal contact, either because of the infrequency of contact or the distance involved? What also happens when people attempt to negotiate on their own behalf without the personal contact resource, to which the social worker has access? This reliance on personal contact does not envisage that it is not only the clients of social workers who seek help from other agencies.

There is also another problem that is inherent in the "personal approach" as the basis for successful negotiation. There is always the possibility that the needs of clients begin to take second place to the subsidiary task of building up personal relationships. In a number of cases, the social worker did not negotiate with other agencies on the clients behalf, but rather explained to the client what the other agencies position was. I comment further on this in the concluding chapter.

## CHAPTER 8

### SUMMARY AND CONCLUSIONS

#### 8.1. INTRODUCTION

This chapter pulls together a number of strands both theoretical and substantive. On a theoretical level I have found a useful model for analysing the 3 area offices. On substantive level, I use this framework to compare and contrast the 3 area offices and to make a number of observations. The latter part of the chapter looks at recent changes in the fields of social security and electricity debt collection procedure. Using the findings from this research I speculate upon the potential impact of these changes for social work agencies.

#### 8.2. THEORETICAL CONCLUSIONS

I have loosely adopted the organisational model suggested by Miller and Rice. In their model organisations are conceptualised as import-conversion-export systems in which a primary task is accomplished through the adoption of a series of subsidiary tasks incorporated within these import conversion and export processes. They argue that internal and external factors place constraints on and provide resources for organisations as systems. They also use the concept of sentience to describe the informal organisational structure on individual members identity with the organisation.

This model proved helpful in enabling me to characterise patterns of intervention within each of the 3 offices. The concept of the primary task has been particularly useful in making sense of the large range of activities that social workers can become involved in in a diverse range of cases. From

this basis I ~~was~~ able to go on to compare and contrast the 3 area offices. The concept of environmental constraints and resources has also been valuable in helping me to see in what ways the environment may have an impact on social work area offices. This is I discuss in greater depth below. Rather less useful were the concepts of internal constraints and resources and that of sentence. I substituted the concept of organisational ethos as a more helpful way of exploring the informal structure in interaction with the formal structure.

I suggested that the 3 offices operated with different definitions of the primary task, either consciously or subconsciously and that these could be identified from the different ordering of subsidiary tasks, such as the emphasis placed on budgeting help or welfare rights advice. In the case studies, 4 main primary tasks were identified, these were,

1. "to give practical help to clients to help them manage their debts"
2. "to effect change in the clients behaviour"
3. "to push responsibility back onto the other agency"
4. "to ensure that clients receive their rights from other agencies"

In the first of these a broad range of subsidiary tasks were used by social workers in dealing with financial problems. Help was offered with welfare rights, budgeting and personal problems. Rigid boundaries were not placed on supervising clients arrangements or making s.12 payments (although these were not resources offered in a large number of cases) The emphasis overall was on giving practical help to clients.



In the second of these the emphasis was on client characteristics. Some distinction between "deserving" and "non-deserving" clients was identified. For both types change in the clients behaviour was the primary focus of attention. Budgeting or emotional support was offered to clients who were "deserving", whilst social workers acted as gatekeepers to resources for those clients who were "undeserving".

In the third of these the emphasis was on identifying responsibility within the domains of other agencies. Referral and advocacy were the most common subsidiary tasks adopted by social workers. Task and organisational boundaries were generally put on supervising arrangements, budgeting advice and making s.12 payments. Effecting change in other agencies provision was identified as an objective with this approach, primarily through a minimal social work intervention strategy.

In the fourth of these, there was also less emphasis on budgeting and personal advice to clients. The emphasis was rather on ensuring that clients had received their rights from other agencies. In this capacity an active role was envisaged for social workers in intervening on the client's behalf.

The identification of different primary tasks allowed me to comment on the implications of these different patterns of intervention, without becoming entangled in the details of individual cases. Further I was able to speculate on some of the influences on these different patterns of intervention. *Particularly*

the notions of environmental "constraints and resources" and "organisational ethos".

The environment of a social work area office was distinguished at two levels. that is the national and the local. At the national level I described how in broad terms government legislation, has defined not only the organisational boundaries of social work agencies, but also those of other agencies in contact. In this respect it has defined the resources that social workers can bring to an interview with the client. At the local level I similarly suggested that the practice of other agencies and the characteristics of the local population also influenced the resources that social workers could use, as well as the type and number of cases that the offices had to deal with.

Importantly, however I identified that environmental factors alone could not account for the patterns of intervention within the 3 offices. Rather environmental factors in interaction with the organisational ethos of an office appeared to influence service provision. This has not necessarily been fully identified by other researchers. For example Barneis (1979) suggested that the environment of an organisation had a key impact on the service given to clients. He suggested that the greater the pressures on an area office the more routinised were the office procedures adopted for "managing clients".

How far the overall pressures of work have an impact on the service given to clients is not a clear cut issue. Thus whilst both Bellshore and Mainsquare had threatening local environments in the sense that a large number of clients sought help with rent and fuel debts, *they* operated in different ways. Thus in Mainsquare the office adopted a position of offering a narrow range of resources to clients which was enforced by a "consensus" style of management" and a "political non-interventionist" orientation to social work. By contrast in Bellshore a greater diversity of patterns of intervention could be found within a "laissez-fai re" style of management, where individuals

imposed their one narrow definitions of the appropriate resources to use from a range of orientations to social work. Fewer demands were placed on Redvale area office and it had to cope with a less threatening environment. Yet this office in many ways adopted a much more routinised style of service provision. I would speculate that this was because the environment placed a different kind of pressure on the office, that of having to justify its existence by encouraging referrals and by taking a very "managed" approach to dealing with cases.

I have developed the concept of organisational ethos as a useful way of describing the everyday world of social work area offices. This concept incorporates both the ideologies of social workers and the management styles adopted by senior staff. I have identified that ideologies may have an explanatory value at two levels, that is at the level of the individual <sup>worker</sup> in interaction with the client and at a group or organisational level. In both cases I have referred to these under the general heading of orientations. I have also argued that the management styles of senior staff have a key impact on whose orientation has an impact on service provision and in what way.

I found that in the 3 offices senior staff adopted very different styles of management. These I called the consensus style, the regulation style and the laissez-fai re styles of management. These varied in the degree of direction taken by senior staff in defining and maintaining organisational boundaries and by the degree of discretion and involvement allotted to basic grade social workers in decision-making. To this extent senior staff structured the way in which decisions were made and in doing so had some impact on both group ideologies and individual social worker orientations.

In the consensus style of management, both basic grade staff and senior staff played important roles in defining and maintaining organisational boundaries. The group ethos or culture of the office was important in understanding the service given to clients. In the regulation style of management senior staff defined boundaries in contentious cases, thus basic grade social workers had discretion within boundaries defined by senior staff. In this style of management the ideologies of senior staff played an important role. In the laissez-faire style of management, a good deal of discretion was allotted to basic grade social work staff, where seniors played a largely undirective role. Within this style of management, the orientations of social workers dealing with individual cases had the most impact on the service given to clients.

The finding that different organisations with similar remits can operate in different ways is certainly not new. However, by identifying and characterising these different styles of management I have been able to go onto describe the way in which ideology is generated and sustained within an organisation and to evaluate the impact of different styles of management on the organisation and on the service given to clients. In particular I suggest that group and individual orientations are reflected in the primary task adopted by social workers. In this sense where senior staff can influence orientations, they can also influence service provision. Although in many cases it is by influencing practice decisions that they generate and sustain particular orientations to social work.

The idea that the management practices of senior staff can influence whose orientation has an impact on service provision is one that other authors have not fully utilised. For example Smith (1980) documents how ideologies of

need function as an administrative construct. That is, ideologies are used to accomplish specific management and organisational tasks. he does not however document how different organisations with similar management and organisational tasks may adopt different ideologies or orientations, or how those orientations may be influenced by senior staff.

I identified from the data 3 broad orientations to financial problems within the three area offices. These were the political the pragmatic and the individual.

In the political orientation the client was defined as "a victim of dysfunctional structures or rights deprivation", where other agencies were regarded with some suspicion as withholders of clients rights. I identified 2 variants of the political orientation. These I called the "interventionist" and the "minimal interventionist". In the interventionist variant the worker attempts to effect social justice or change through both an active intervention on the client's behalf in advocacy and a relief function in dispensing material and financial aid. In the minimal interventionist variant the worker by contrast attempts to effect justice or change in the long term through a policy of minimal intervention, particularly in respect of financial payments.

In the pragmatic orientation clients were defined as people with practical problems to solve. Consequently the appropriate response to problems was couched in practical terms. The general emphasis within this orientation was on service to the public within the broader directives set by policy and by the exigencies of the situation. Within this orientation other agencies were defined in terms of the practical resources they had to offer social workers in dealing with rent and fuel debts.

In the individual orientation, clients problems were seen to arise from the characteristics of the client. In some cases, the problem was defined in "moralistic" terms whilst in others it was defined from a more "psycho-dynamic" perspective. These were not, however always clearly alternative ways of defining clients as a whole. Social workers with this orientation to a greater or lesser extent differentiated between deserving and undeserving clients. For the undeserving, a moralistic definition of the client was taken, whereas for the deserving a psycho-dynamic definition of the client was taken. Whichever definition of the client was adopted, however agencies were generally regarded in positive ways with difficulties arising only from the legitimate rules and regulations.

In drawing up this typology I drew primarily on the data from the 3 case studies, but I also drew inspiration from the typologies suggested by other researchers. Whilst finding these helpful, I also found that they were inadequate in accounting for social workers' orientations to financial problems. In particular Whittington, Rees and Wallace and others do not sufficiently account for the important role that other agencies play in financial problems, where on the one hand they can create problems for clients which has an impact on the demand made on social work agencies and where social workers are reliant on resources from other agencies in dealing with rent and fuel debts. In this respect social workers' views of the role of other agencies in catering for clients with rent arrears and fuel debts are significant in how they define the clients' problem and the appropriate response to those problems. This observation may have relevance in other areas of social work intervention where the social work office is only one of a range of organisations in contact with the client, for example truancy where schools and the police may be involved in addition to social workers.

The implications of these different ideologies for clients are discussed below. It should be noted however, that in the broadest terms social workers' ideologies (whether individually or organisationally generated) did have an impact on the service given to clients. Thus in Mainsquare the primary task was identified as "to push responsibility back on to the other agency" and this closely related to the dominant political non-interventionist orientation. In Redvale the primary task was identified as "to give practical help to clients to help them manage their debts" whilst the dominant orientations was pragmatic. In Bellshore where there was a range of different patterns of intervention, the most common primary task was "to effect change in the client's behaviour" which could be identified with those social workers with an individual orientation.

### **8.3. SUBSTANTIVE CONCLUSIONS**

#### **8.3.1. THE ENVIRONMENT**

##### **The national environment**

In chapter 2 I outlined in some detail some of the ways in which environmental factors at the national level have influenced both the demands made on social work services and the resources to which they have recourse in dealing with rent and fuel debts. I suggested that as debt becomes more common, social workers can expect to deal with a greater number of debt problems. I put forward 3 main arguments in relation to the legislation governing social work and other agencies in Scotland. Firstly I noted that whilst the emphasis within s.12 of the SW Scotland Act has led to a greater use of cash payments in emergencies rather than more promotional uses,

there is still a great deal of discretion in the implementation of s.12, especially in the use of non-financial resources. In the 3 offices that I studied social workers adopted a range of responses to clients with rent and fuel debts. I have already noted that social workers acted as though they had very different primary tasks when dealing with clients with rent arrears and fuel debts.

Greater emphasis was placed within policy documents on the control of financial payments as opposed to non-financial resources and less discretion was given to basic grade social workers in making payments to clients. This may have in part accounted for the greater variation in the non-financial resources offered to clients. The point has been made before, but is worth restating, the distinction between financial and non-financial resources in policy guidance and decision-making is somewhat strange if regarded from the overall use of resources. The most costly resource used is social work staff time. Further, however an overall strategy for dealing with financial problems makes sense, where in the vast majority of cases it is time rather than money that is given to clients with rent arrears and fuel debts. For example it should be asked whether there should be some attempt to define what kind of referrals SWDs should respond to, or what kind of help clients should receive once referred. Clearly, individual circumstances and needs may militate against rigid procedures, however some greater clarity seems desirable both in rationalising resources and in conveying simple messages to the public and to other agencies.

Secondly I argued that social workers were very dependant upon resources within the domains of other organisations when dealing with rent and fuel debts. Thus social work intervention in the main revolved around establishing clients with repayment arrangements either direct with the



creditor agency or through the DHSS in the case of the fuel direct scheme. Being dependant upon other agencies can create difficulties for social work offices. It means that they are to an extent reliant upon the good practice or goodwill of those agencies. Thus for example the housing departments in contact with the 3 social work area offices operated very different procedures for dealing with tenants with rent arrears, this resulted in a different pattern of resources that social workers had access to. In Mainsquare many clients had rent arrears for which the HD refused to negotiate an arrangement. The social workers here then made far greater use of the courts. By contrast in Redvale and Bellshore a smaller number of clients came to the offices for rent arrears problems and for these few the HDs were willing to negotiate arrangements.

Thirdly, I have also argued that in many ways social workers responsibilities have been defined by default in the legislation governing that of other agencies. The most obvious example of this is where the government has defined the roles of fuel and housing authorities in very different ways. Whilst district housing authorities have to argue in court that it is reasonable to evict a tenant for rent arrears and whilst they have been given a statutory responsibility for dealing with homelessness, the fuel boards can disconnect consumers with very little reference to outside bodies. As a result social workers in general terms have responded to these two agencies in very different ways. Thus whilst payments for fuel debts could be authorised by area offices in both of the departments, in one no payments for rent arrears could be given at all and in the other payments for rent arrears could only be authorised by a regional sub-committee. I would speculate that if fuel boards responsibilities were defined in a way similar to those of housing authorities, SWDs may have taken a similar line in dealing with fuel debts. That is, they may have refused to make payments, either at all or only in very limited

circumstances.

On one level it is perhaps inevitable that at least in part social workers tasks will be defined by the legislation governing other agencies. In many ways SWDs have played an important role in providing a safety net for clients. I would ask however, how far SWDs should adopt this passive approach as an agency of last resort. As the social workers in Mainsquare would argue, this may have meant that other agencies have not had to confront the full implications of their policies and practice. Social workers may in fact have been acting to shore up and support bad systems of provision. Nevertheless when faced with a client with difficulties social workers can be faced with difficult dilemmas over the appropriateness of short and long term strategies for dealing with financial problems. Given the recent changes in EB debt collection procedures and the forthcoming changes in the social security system these dilemmas are likely to become greater. This is however, discussed in the latter part of the chapter.

### **the local environment**

Within the 3 case studies I detailed some of the differences in the local environments of the 3 offices in terms of the local population and in the practice of local agencies. Generally these environments were characterised as being either threatening or non-threatening in terms of the demands made on social work services.

Redvale was characterised as having a relatively non-threatening local environment where the number of debtors was small and the problems generally of a non-complex nature. Whereas the local environments of

Bellshore and Mainsquare were described as threatening because of the greater number of clients seeking help with fuel debts and rent arrears and because of the greater complexity of clients problems.

In part environmental factors appeared to have an impact on the patterns of intervention within the 3 offices. Thus for example in Mainsquare where the district council operated rigid procedures for negotiating repayment arrangements, social workers made greater use of the courts in dealing with rent arrears cases, by referring clients to lawyers and to councillors. In Bellshore where there were more multiple debt cases greater attention was paid to listing debts and to negotiating with all creditor agencies. As I have identified, however, the organisational ethos of each office was important in exploring the response of different organisations to their own particular environment.

These findings have some significance in considering the planning and use of resources within SWDs. On the one hand where social work area offices are situated within very different types of local environments, it may well be appropriate that they use both financial and non-financial resources in different ways. Thus strict policy guidelines or dictats from above may not be appropriate either in relation to financial or non-financial resources. However in many ways the differences between the 3 offices could not be directly attributable to local environmental factors. Thus clients in similar circumstances may receive a very different service outcome as a result of interaction between the different agencies. Whilst in Mainsquare, for instance clients were more likely to have their entitlement to benefit checked than in Bellshore, in Bellshore clients were more likely to receive budgeting advice. A greater clarity over social work organisational boundaries would seem

desirable in terms of allowing the public and other agencies some clear conception of the type of service they might expect. Within these clearer organisational boundaries individual social workers could still exercise their discretion and tailor the service to the needs of the locality. Perhaps the most obvious example of the lack of clear organisational boundaries is illustrated in the different responses that the offices made to standard letter referrals from the GB. The GB has a centralised debt collection section that deals with consumers from all parts of Scotland. They routinely send standard letter referrals of consumers to social work agencies. Yet these receive a very different kind of response across the country. Thus whilst 2 of the offices I studied invited such consumers to come into the office if they required help, a third took no action on them at all. Given this, neither the GB nor clients are given a clear indication of the organisational boundaries of the SWD.

### **8.3.2. ORGANISATIONAL ETHOS**

I found that the key to exploring service provision lay in an understanding of how the social work area office interacted with its environment. In particular the organisational ethos appeared to me to be of great importance, both in terms of the management style adopted by senior staff and the orientations of individuals.

Management is important within any organisation. Miller and Rice suggest that the main function of management is to monitor and control organisational, task and sentient boundaries (or as in this framework the organisational ethos). This involves a variety of tasks. On one level this involves communication of organisational and task boundaries both internally and externally. Internally this may mean communicating organisational policy

and procedures to staff as well as ensuring that there is some upward communication of issues which test organisational and task boundaries. Externally management has a function in ensuring that correct messages are given about task and organisational boundaries. In some cases this may involve liaising with other agencies to discuss boundary issues or cases. Management also have a role in planning the workload of the office so that workers may implement policies. On another level management has a role in motivating workers and ensuring they have some commitment to the work in hand.

In many cases senior staff within social work area offices do not receive a training for these important managerial roles. As Miller and Scott (1987) note,

This does not mean they are unskilled or ineffective. It does mean that they have not been provided with the opportunity to develop their full managerial potential.

They note that comparatively little is spent on management training, although this picture is beginning to change. Any evaluative comments made here then are not meant as reflections on individuals but rather on the effectiveness of different styles and means of managing social work offices.

In fulfilling their functions as managers senior staff can adopt a variety of means of direction and delegation. The 3 styles of management identified in this study involved basic grade social workers to differing degrees in maintaining and defining task and organisational boundaries. This in turn has influenced whose ideology has had an impact on service provision.

In Mainsquare organisational and task boundaries were defined and

maintained within a collective framework, where basic grade staff were involved in discussing the areas of work that the office should and should not be involved in. The allocation meeting was identified as an important boundary defining forum where lengthy debate could ensue over how individual cases fitted into the general remit of the office. In addition the office operated a series of groups which discussed the office's approach to particular areas of work. The s.12 group and the community development group were of especial importance in relation to financial problems.

This style of management had some positive aspects. Within the office there was a strong ideological identification with the office and its approach to financial problems. Thus there were commonly held *presumptions* such as the office "pushes responsibility back onto the other agency". This ethos was generated and sustained through the collective collective decision-making structure as well as through more informal mechanisms such as discussions over the coffee and lunch breaks. This collective definition of the world was in itself an important part of the strategy for dealing with financial problems. Consistency was identified by workers as a key concept in service provision. In some cases this consistency relied on social workers saying no to clients in difficult situations. Workers in the office felt supported by the decision-making structures within the office when put into these situations.

In this respect, where a political strategy is adopted for dealing with financial problems, this style of management is effective in ensuring its implementation. For it is still in many cases, basic grade staff who interpret the office policy. A sense of a collective overall strategy provides social workers with a supportive framework within which to deal with individual

cases.

In Redvale organisational and task boundaries were defined within a regulation style of management. Within this basic grade staff retained discretion within broader boundaries defined by senior staff. Senior staff defined boundaries in contentious cases, that is those in which organisational or task boundaries were called into question. The area officer had established clear organisational decision-making structures and routines through which he could monitor the work of the office and could communicate policy and other directives downwards. For example the business meeting was clearly defined as a meeting for passing information both upwards and downwards. The area officer also ran a series of regular checks such as a 6 monthly check on cases and a yearly meeting with all members of staff. Basic grade social workers could influence organisational practice through these mechanisms, for example they could identify practical problems in implementing particular policies and pass this information upwards. Within this style of management clearly senior staff played an important role in generating an organisational ethos which defined the broad remit of the offices approach to dealing with financial problems.

This style of management also had positive aspects. There were clear communication channels for identifying practical problems and passing these upwards and for passing information downwards. Thus policy and practice could be tested against each other. From this perspective clear organisational and task boundaries could be established as and when they became contentious or important. Likewise there were mechanisms for identifying practical problems with either other agencies provision, or understanding of social work provision. In the case study an example was given of meetings

that the area office had established with the local EB following problems encountered with fuel debts. Whilst, however this style of management was effective in identifying practical problems in implementing organisational policies and procedures, it is not so clear that it encouraged more political or "community based" issues to be identified. Social workers are in a good position to identify problems commonly faced by clients. They therefore potentially have a useful role to play in highlighting clients financial problems to their own department.

This style of management also was appropriate in implementing the pragmatic orientation to work. Organisationally the emphasis was on providing a service within the broader rules and regulations of the office. In this respect social workers were defined as people who provided a service and who could be monitored and controlled in the same way as other resources.

Generally within the office social workers appeared satisfied with their work and they identified the office as being "a good one". Basic grade staff were not overloaded with work. If they had particular problems about their work there was opportunities for raising these.

I would speculate that whilst the consensus and the regulation styles of management had positive aspects they were not interchangeable in pursuing different orientations or strategies. Thus a regulation style of management could not support a political orientation as well as the "consensus" style of management, for a strong group culture seems important in pursuing such an orientation. Similarly a consensus style of management could not support a pragmatic orientation as well as the regulation style, for workers are defined as more than service providers. They are defined as



political actors within a consensus model of management.

In Bellshore area office senior staff adopted a "laissez-faire" style of management. Within this organisational and task boundaries were defined to a large extent by basic grade staff, with the seniors and the area officer playing a less directive role than in either of the other 2 offices. I likened this style of management to an orienteering party where the area officer only defined in the broadest way the remit of the group, however the route that social workers used to get through the course or the methods they employed were left open-ended. Thus for example the 2 teams that dealt with duty cases on a week about basis appeared to operate different procedures for allocating cases. Within allocation meetings basic grade staff in large part determined which cases would be allocated and on what basis. For s.12 payments the area officer suggested that these could be negotiated in most cases between the senior and the basic grade social worker, without his direction.

I would suggest that this style of management, although no doubt well intentioned had a number of drawbacks. The foremost one was the lack of clarity where senior staff did not sufficiently control and monitor organisational and task boundaries. Where senior staff did not define boundaries, this was left within the remit of basic grade social workers in their contact with cases on a day to day level. Where boundaries are not maintained and defined organisationally basic grade social workers are left to make difficult decisions often without support. I suggest that under these circumstances an individual orientation to social work is likely to become more prevalent. Thus in the absence of the support and framework to challenge other agencies provision, it might well be easier to put emphasis on a strategy of building up personal relationships with members from other agencies and

on changing the client rather than the agency in contact. The individual orientation to financial problems should I feel be challenged as I make clear in the next section. Miller and Rice (1968) commented,

In general we can say that, without adequate boundary definitions activity systems and groups, organisational boundaries are difficult to define and frontier skirmishing is inevitable. It is perhaps a major paradox of modern complex enterprises that the more certainly boundaries can be located, the more easily formal communication systems can be established. Unless a boundary is adequately located, different people will draw it in different places and hence there will be confusion between inside and outside. In the individual this leads to breakdown; in enterprises, to inefficiency and failure.

Within the office there was a lack of clear procedures for communicating information upwards and downwards. Thus policy and practice could not easily be measured against each other. There was also not an equal distribution of work between individuals in the office. These factors led to some dissatisfaction among office members. These feeling of dissatisfaction did not always come out into the open however, but became apparent in the division of loyalties within the office, or who had coffee with whom.

### 8.3.3. ORIENTATIONS

The literature on financial aid has identified some confusion over the appropriate role that social workers should take in dealing with financial problems. Given the lack of guidance within the legislation and within the literature itself it is not surprising to find a range of orientations to financial problems. This is further underlined by the complexity of issues where the SWD is only one of many agencies in contact with clients with rent arrears and fuel debts. Thus the debate is not only about the role that social workers should adopt, but also about the role that social workers should adopt in

relation to other agencies. In these concluding comments I intend to suggest some of the implications of the orientations adopted by social workers in their dealing with clients with rent arrears and fuel debts and my own assessments of the appropriateness of each.

The minimal-interventionist political orientation was dominant within Mainsquare area office. From this perspective social workers adopted a minimal role in dealing with financial problems with an emphasis on referral, advocacy and negotiation.

In many ways the office stood out on its own in the approach it adopted. On one level I would suggest that the office was commendable in the clarity of its policy and in the thinking that had gone into developing a long term strategy for dealing with financial problems. Social workers had recognised that certain areas of work did not appropriately fit into the SWD's remit and were first and foremost the responsibility of other agencies. I would, however, question how effective this political strategy was in achieving the aims of "pushing responsibility back onto the other agency". The social work area office is only one of many area offices in contact with the same agencies. Where other offices are adopting a different line to that of the political non-interventionist, the ability of one office to change the policy and practice of other agencies has to be questioned.

This was something that members of the area office recognised, for they had attempted not only to sort out their own practice but also to influence regional policy and procedures and therefore the practice of other area offices. Given their failure to achieve the change they desired, I would suggest that their tactics for furthering the welfare of clients could well have

changed. Where they continued to offer only a narrow range of services to clients without departmental support and therefore the likely change of other agencies practice, it was the client who was most likely to lose out at the end of the day. Thus where the EB refused to make an arrangement and the area office refused to make a s.12 payment or to supervise an arrangement it would be quite likely that the client would be disconnected.

In practice there was a little more movement in the approach of the office than this would suggest. Thus the office had been known to make s.12 payments for fuel and to recommend payments for rent arrears to the sub-committee at regional level. Nevertheless the office approach did suggest less flexibility in meeting clients needs than did the other orientations.

This orientation seemed to justify a defensive strategy for limiting the work that the office took on. In an area where many demands were made on the area office this should not be undervalued. It did allow social workers within the offices time to consider and develop new and perhaps more effective ways of dealing with debt. The community development group were considering ways of involving members of the community in fighting evictions and ways of informing tenants of their rights in a non-traditional social work way (that is through leafletting the area and through setting up a welfare rights shop). These moves had great potential, although during the period of observation discussion was still in the initial stages.

The pragmatic orientation was predominant within Redvale area office, although some members of the Bellshore office also leant towards such an orientation. Within this orientation a broad range of resources was offered to clients, but firstly within a focus on "practical" help and secondly within the

rules and regulations of the existing network of agencies. From the client's point of view, those with the pragmatic orientation were likely to offer clients the greatest amount of help. Certain areas of work were not consciously or unconsciously considered to be outwith the remit of social work. So clients could get help with budgeting, welfare rights, financial help and supervision of their arrangement. I might question whether or not some forms of help were always appropriate to the social work task. For example it could be argued that the responsibility of making "reasonable" arrangements lay with the fuel boards and that social workers should not have to make financial payments or supervise arrangements. It is important to distinguish, however, between what ought to be and what is. In practice to prevent disconnection these were the only steps that the SWD could take.

This orientation did very much work within the world as it is and within the existing structure of regulations and rules. Where the rules became unclear action was taken to liaise with other agencies to clarify those rules, however the broader questions of what ought to be was left for the SWD at a higher level. This region had in fact had extensive debates with the fuel boards over their respective responsibilities. Given this debate was taking place, it does seem sensible for area offices to work within the guidelines given them and to take a pragmatic approach in the short term. Campaigning for a better deal for clients, works best where workers out in the field are identifying the impact of the system on clients. This requires that social workers should also adopt some kind of political orientation that is tempered by what is practically achievable.

The individual orientation was predominant within the Bellshore area office. In this orientation clients problems were defined largely in terms of the

clients particular characteristics and client change was the main focus of activity over and above establishing clients with a repayment arrangement.

I would question how far this is an appropriate way to define clients financial problems. In chapter 2 extensive research evidence was cited which clearly showed; a) that debt problems were most common among low income groups and b) that most debtors had low incomes. Whilst I would not argue that in every case low income was the sole problem I would argue that low income accounts for financial problems first and foremost. Even where other problems exist low income exacerbates these problems. In this study I found that of those where the information was available, nearly 46% of those not in full time work were at or below supplementary benefit levels, whilst 66% of the total number were on some form of benefit (other than child benefit). Even where clients were in work, these were overwhelmingly people with dependant spouses and children to support on relatively low wages. In this respect an emphasis on changing clients behaviour is inappropriate, either in terms of adopting a psycho-dynamic or a moralistic approach, for at the end of the day these do not solve the clients problems of having to manage on a low income.

Further within this orientation agencies were regarded in an over favourable light. In some cases the agency's evaluation of a problem was taken more seriously than that of the client. Members of other agencies can and do give clients a good service and their evaluations of the problem can be relevant. However, this implicit trust in the goodwill of other agencies I believe threatens the social workers ability to act as an advocate on the clients behalf. Evidence has shown that agencies do not always make the correct decisions. For example a recent report called "DHSS and Department of Employment : incorrect payments of social security" (1987) reported that benefit was over or

underpaid in 10.5% of supplementary benefit cases.

There are also some inherent difficulties in relying on building up personal relationships as a primary strategy for getting the best deal for clients. Where the emphasis is on bending the rules in individual cases rather than challenging the interpretation of the rules in a broader sense, then only those people who go to the SWD (and only those who are considered "genuine" by some social workers) are going to benefit from this strategy. There is also the danger that the maintenance of the personal contact begins to take on more importance than getting the best deal for the client. In Bellshore for example I noted that in some cases social workers seemed to be acting more as agents or gatekeepers to other agencies. I quoted a case where a tenant with rent arrears was given a "telling off" by the social worker, with a threat that she would not "mess the housing department about any more".

There is a difficult dilemma for social workers in their negotiations with other agencies. Open communication and an understanding of the constraints and difficulties faced by agencies is not a bad thing. However "understanding" can go too far where it begins to threaten social workers' judgement of when an agency should be questioned in their provision.

#### **8.4. RECENT AND FORTHCOMING CHANGES**

In two areas there have been or will be changes to the environments of social work area offices affecting clients with rent and fuel debts. There are changes to the local EB's debt collection procedures and changes in the social security system following the 1986 Social Security act. Both of these are

likely to increase the pressure of work on area offices and reduce the resources that social workers have recourse to in dealing with rent and fuel debts.

In relation to electricity debtors, in 1986 the SSEB conducted an internal review of procedures for dealing with debt. The review found the procedures to be too lenient and recommended a number of changes. Three changes in particular have resulted with consumers (and in turn social workers) having less resources in dealing with fuel problems.

1. Debtors are now to be asked to pay 25% of any bill before the EB will agree to a repayment arrangement (other than fuel direct).
2. If debtors miss one payment of a 52 week arrangement, they will be taken off the scheme. (Previously two missed payments would have resulted in the same action).
3. The maximum calibration charge for slot meters has been increased from 12p to 20p. Where units of electricity are worth 5p all the difference goes towards debts.

The first two of these changes suggest that consumers will find it more difficult to make arrangements and to keep within the boards guidelines before being threatened with disconnection. I would speculate that as a result of these changes more consumers will seek help from SWDs. At the same time social workers will have fewer resources (in terms of access to negotiating arrangements) for dealing with debts. The pressure to make financial payments may well result, as might the time that social workers spend in dealing with fuel debts.

The third of these changes will mean that in a number of cases fuel



payments will take up a larger share of the certain consumers budgets. As a result, it is possible that other financial problems will become more pressing. These again may reflect in the number of people going to the SWD for help.

In relation to the Social Security Act,<sup>2</sup> main changes are likely to have an impact on social work area offices. Firstly the present system of calculating clients entitlements to supplementary benefit will be changed. In April 1988 the "income support" scheme will replace the supplementary benefits scheme. Within the new scheme there will be a more tenuous link between clients individual needs and weekly benefit as additional requirements are abolished to be replaced by flat rate premiums. For many new claimants this could mean a large reduction in income. As DHSS discretion to increase weekly benefit ceases it might well be expected that claimants would turn to other sources of help as weekly demands on the budget become too great.

Secondly the system for making 1 off payments to claimants for items such as furniture etc is changing. The Social fund will make payments through a scheme which will be discretionary with no right to appeal, cash limited and based largely on loans rather than grants. As a result the budget for single payments will be greatly reduced with some claimants standing little chance of getting any help through the scheme. Claimants may then be forced to turn either to charities or to social work offices for help. Where claimants do manage to get a payment, in many cases weekly repayments of the loan will reduce an already low weekly income. Again, budgeting problems for some will become acute which may well result in more clients coming to the office particularly with fuel debts. Where there are no regulations governing the larger part of the new scheme and where there is no right of appeal clients (and therefore social workers) will lose an important resource in

negotiating for benefits. Thus the whole nature of negotiation between claimants or their advocates and the DHSS is changed.

In addition the act proposes that social workers be routinely involved in making decisions about community care payments (which are grants rather than loans). It is intended that social workers become involved in making decisions particularly about community care finance. Stewart and Stewart (1986) suggest that the government's intention seems to be that social fund officers should coordinate social and health service staff in making arrangements to discharge a patient or prevent hospital admission. Thus social workers will be expected to be involved in, estimating the numbers coming out of care, indicating financial priorities and joint case conferences.

It is not clear in what way this will affect social workers work with claimants with rent and fuel debts, although some have suggested that being implicated in financial decision-making may well threaten social workers' role as adviser and advocates, for example Stewart and Stewart (1986)

Both the changes to calculating weekly entitlement to benefit and to provision for meeting one-off needs suggest that greater pressures may be put on social workers to make use of s.12 payments. Given that it was speculated that in many ways social workers responsibilities are defined by default, there is nothing to suggest that SWDs as organisations are protected from these developments. At present a number of national organisations are attempting to publicise the effect of the social fund in particular and to effect a common strategy of "non-cooperation" with it. This effectively means that social work offices would take no part in helping the DHSS to set priorities for community care grants. At least in part this position is being adopted in the

short term in an attempt to put pressure on the government to change some of the worst aspects of the scheme. After April 1988, it remains to be seen whether such organisations will maintain this position. Mostly however social workers on the ground remain unaware of the full implications of the proposals for social work departments and their clients. This lack of awareness indicates the potential for great confusion when the social security proposals are implemented in 1988. In the absence of clear guidelines or a clear long term strategy for all SWDs, the variation in provision by social workers is likely to become even greater. Thus where some offices may become involved in helping the DHSS set priorities, others may not. Again, where some social workers may become involved in supporting and backing clients' claims, other social workers may not.

In conclusion to this chapter I will consider what the likely impact these changes will have on the 3 area offices studied based on the organisational ethos of each at the time of data collection.

For Mainsquare it may become more and more difficult to sustain a position of minimal involvement as less resources are available from the DHSS and EB for clients with debt. A greater number of clients are likely to remain without a suitable repayment arrangement and therefore be threatened with disconnection and eviction. It will not be easy to turn away so many people who do not have recourse to other help. At the same time the extra pressures on the office may make a "defensive" strategy to maintain or reduce the workload all the more important. Social workers in this office will have to weigh up very carefully the long and short term advantages of any strategy they pursue in the absence of any clear professional stance.

In Redvale, within a pragmatic orientation the office may well adapt itself to work within the narrower constraints of the new legislation. In doing so it may become more involved in making financial payments and supervising arrangements as well as in helping the DHSS to set local financial constraints. Alternatively it may be that the greater pressures placed on the office will mean that it will not be possible to offer the same broad range of resources to clients and that they will have to reconsider their strategy for dealing with financial problems. They may for instance have to reconsider setting further criteria to limit the number of payments that they make to clients for fuel debts, or the number of arrangements that they will supervise. Their policy is most likely to be influenced by the position adopted by the regional authority.

In Bellshore the extra pressures on the office are likely to increase the confusion over social workers' role in relation to financial problems and simultaneously the workload of individual workers. It is likely that different workers within the office will respond to this in different ways, for with the lack of managerial guidance basic grade social workers will continue to have to find ways of managing their own workloads. This could well increase the existing inequity of service received by clients in similar situations.

Further within a cash limited social fund scheme it will quickly become apparent that there is only so much money to be distributed. This may well increase the use of notions of the deserving and the undeserving. In this way social workers in the office could become more and more the gatekeepers to those limited resources. It seems to me to be fundamentally wrong to distribute financial help, either through social work or the DHSS on this basis. Such decisions are difficult to challenge, but in addition "need" is not adequately identified and met when such moralistic criteria are used.

For all 3 offices, the changes, both in EB procedures and in the social Security act could have a severe impact. This should be identified by policy makers in their deliberations on the allocation of resources and in the policies and procedures they employ. In writing this thesis I hope that I have shown the importance of reflecting on how managerial style and social workers orientations interact with the environment to shape the service received by the client. This would suggest that social work policy makers should carefully consider how policy will be interpreted at the local area office level, given the range of management styles and orientations within social work.

A main theme that I have identified is the debate over the proper emphasis on short and long term strategies for helping clients with financial problems. For example should social work area offices define their boundaries narrowly and emphasise that responsibility lies with other agencies as a way of effecting a better service for clients. Alternatively should offices take a pragmatic approach and help clients in the short term, even where responsibility may not appropriately lie with them. This is an area that could be more fully researched. This research has only looked at three area offices, largely in isolation on the strategies employed by the regional headquarters of SWDs and other organisations such as COSLA (Convention of Scottish Local Authorities). Any assessment of the roles taken by social workers in individual area offices cannot be seen in isolation of this broader context.

One area that will be ripe for such research is the response of different regions and area offices to the 1986 Social Security Act. I would speculate that a broad range of strategies will be employed, with different weightings of the importance of the "long term" and the "short term". Assessing the impact of these different responses would be an important area

where further research could be valuable.

## I. APPENDICES

### I.I. FOOTNOTES

#### CHAPTER 3

1. GB referrals were most common. Under the Code of Practice, the GB referred certain categories of people threatened with disconnection. These included those households where; there were children under 11, the breadwinner was unemployed, all members were old age pensions, supplementary benefit was paid, where there was a chronically sick person or where there was a disabled person)

#### CHAPTER 5

1. These included those people defined as eligible in the 1968 Act.  
that is,

A child under 18 years where such assistance appears likely to diminish the need to receive or keep him in care or refer him to a children's hearing: or

A person in need, where such assistance would avoid the local authority being caused greater expense in giving assistance in another form, or where probable aggravation of the person's need would cause greater expense to the local authority on a later occasion.

Section 94 defines "persons in need" as persons who:

are in need of care and attention arising out of infirmity, youth or age: or

suffer from any illness or mental disorder or are substantially

handicapped by any deformity.

2. During the period of observation,

\* 23 clients were referred through the duty appointment system and thus saw a social worker automatically.

\* 6 clients were referred via telephone calls, in all cases by a person or agency other than the client. In 4 instances clients cases were taken to an allocation meeting leading to the client being asked to come in to see the duty officer in 2 cases and the client being visited in 2 cases. In one case the social worker visited the social worker without reference to the allocation meeting. In only one case was the client not seen by a social worker.

\* 1 case was referred by the health visitor through the allocation meeting and was subsequently asked to come into see the duty officer.

\* An unspecified number of standard letter referrals were made by the GB, and in no cases were these responded to. They were merely filed for information.

3.

- At the point of being lodged in court, clients were advised to negotiate a repayment arrangement through court. Clients were either referred to councillors or to lawyers, or advised how to represent themselves.

In two cases clients were referred to a lawyer or councillor (one after referral to an allocation meeting).



- Where clients had had decree granted against them, but had not had representation in court, the client was advised to recall the decree and to ensure that they had representation in court on the 2nd hearing.

This happened in three cases.

- Once decree was granted, social workers either wrote a report for the housing sub-committee or referred the client to a councillor.

In one case the social worker wrote a report for the housing sub-committee asking them to accept a lump sum towards the arrears and a repayment arrangement for the rest. In one case, the client was referred to a councillor and in one case the client was referred up to the allocation meeting.

- Where clients were homeless they were referred to the homeless section of the housing department or to councillors, or no action was taken.

In 5 cases, clients were homeless, in three cases, clients were referred to the homeless section, in one case the client was referred to a councillor and in one case effectively no resources were offered to the client, over and above advising the client to continue to make payments towards the arrears.

- In one case where arrears prevented rehousing, the client was referred to a councillor. Although because of complications in the case, the social worker spent some time negotiating with the HD and the councillor.

4. The emergency duty team, consisted of social workers who provided an after hours emergency service from the regional offices in the city

centre. Those individuals wanting access to a DHSS officer because of destitution were expected to go through the emergency social work system, where they would be referred to a DHSS office who would usually make a visit to the claimant and a payment.

5. Regulation 30 empowered the DHSS to make payments to prevent "serious risk to the health and safety of the individual"

## CHAPTER 6

1. These included those people defined as eligible in the 1968 Act. See footnote 1 of chapter 5.

2. the justification for this was that the Housing (Homeless Persons) act 1977 deleted from the 1968 Social Work Scotland Act the reference to people rendered homeless and in need of temporary accommodation as an eligible category of need for social work. As such the document stated, "it is no longer appropriate to use s.12 finance to assist persons to obtain or retain accommodation"

1. During the period of observation,

\* 23 clients were referred by standard letter (19 from the Gas Board, 2 from the DHSS and 2 from the Electricity Board) Standard letters were in turn sent to these clients. Only 2 clients responded during the period of data collection.

\* 12 clients attended a duty appointment and were automatically seen by a social worker.

\* 4 clients were referred by telephone. (2 from home helps, 1 from the Electricity Board and 1 from a relative). These were all referred to the intake senior who subsequently, at an allocation meeting, allotted social workers to visit them.

## CHAPTER 7

During the period of observation,

\* 24 clients were referred through a personal visit.

\* 1 client was referred by telephone. This was taken to an allocation meeting and the client was seen by a social worker.

\* 3 clients were referred by non-standardised letter. These cases went to the allocation meeting and were given to social workers to visit.

\* 20 clients were referred by standard letter from the GB. 7 clients subsequently responded to the SWD invitation to see the duty officer.

[It is possible that some of these clients seeking help were referred by the GB prior to the period of data collection and likewise that other clients would respond to letters written during this time after the period of data collection]

**I.II. CLIENT QUESTIONNAIRE**

Interview started at: \_\_\_\_\_

Type of Debt: RENT ARREARSSource of Referral

Self

Housing Department

DHSS

Other

Sent for by SWD

Stage of Problem

Unable to pay rent

Warning letter received

S.14 notice received

Case lodged in court

Eviction decree granted

Homeless

What is the size of the debtOther financial problems

Fuel

Other

Household circumstances

Single

Couple

Children (0-5)

Children (6-11)

In work

Unemployed

Retired

Invalid/Disabled

Source of income

Work

Supplementary Benefit

Unemployment Benefit

Invalidity/Disability/Mobility

FIS

Other

Level of Income

£ /week

Other Circumstances

Previous repayment arrangement

Previous eviction

Other \_\_\_\_\_

SOCIAL WORK ACTIONNo further actionDid you phone or negotiate with the Housing Department for

	Successful	Unsuccessful	Pending
(a) Repayment arrangement	<input type="text"/>	<input type="text"/>	<input type="text"/>
if <u>Yes</u> , how much per week?	<input type="text"/>	<input type="text"/>	<input type="text"/>
(b) Renewal of tenancy	<input type="text"/>	<input type="text"/>	<input type="text"/>
(c) Rehousing of client	<input type="text"/>	<input type="text"/>	<input type="text"/>
(d) A backdated rebate	<input type="text"/>	<input type="text"/>	<input type="text"/>

How much time did you spend on this? \_\_\_\_\_ hours

Did you phone or negotiate with the DHSS for

(a) Arrears direct	<input type="text"/>	<input type="text"/>	<input type="text"/>
(b) Single payment	<input type="text"/>	<input type="text"/>	<input type="text"/>

How much time did you spend on this? \_\_\_\_\_ hours

Did you apply for a Section 12 payment?

Yes

No

Was the application successful? Yes

How much did you apply for


How much time did you spend on this? \_\_\_\_\_ hours

Did you give other advice? for example on

(a) Welfare Rights

(b) Budgeting


How much time did you spend on this? \_\_\_\_\_ hours

Did you refer to another agencyIf Yes, specify \_\_\_\_\_Did you refer to another social worker

(a) Another social worker

(b) A senior social worker

(c) The area officer

(d) Other

INTERVIEW STARTED AT:

## Type of Debt

Electricity

Gas

## Source of Referral

Self

Fuel Board

D.H.S.S.

Other

Sent for by SWD

## Stage of Problems

Unable to pay bill (Blue Bill)

Final Demand (Red Bill)

Disconnection Threatened (No warrant issued)

Disconnection Threatened (Warrant issued)

Disconnected

What is the size of the debt

Other Financial Problems (See notes of guidance)

Rent

Other

## Household Circumstances

Single

Couple

Number of Children 0-5

Number of Children 6-11

In Work

Unemployed

Retired

Invalid/Disabled

## Source of Income

Work

Supplementary Benefit

Unemployment Benefit

Invalidity/Disability/Mobility

FIS

Retirement Pension

Other

## Level of Income

£ /week

## Other Circumstances

Illegal Reconnection

Previous Disconnection

Previous Repayment Arrangement

Interview finished at:

further action

Did you 'phone the Fuel Board for

Yes

No

Still awaiting  
Decision

Information about the case ?

a 14 day delay

If Yes, was it successful ?

a repayment arrangement

If Yes, how much per week?

a pre-payment meter ?

If Yes, was it successful

Reconnection ?

If Yes, was it successful

Was a deposit required?

If Yes, how much?

How much time did you spend on this?

hours

Did you 'phone the DHSS for

Yes

No

Still awaiting  
Decision

Fuel Direct

If Yes, was it successful

Weekly Addition

If Yes, was it successful

Single Payment

If Yes, was it successful

How much time did you spend on this?

hours

Did you apply for a Section 12 Payment?

Yes

No

Was the application successful? Yes

How much did you apply for

How much time did you spend on this?

hours

Did you give other Advice? for example on

Welfare Rights (i.e. about benefits)

Budgeting (e.g. balancing income/expend.)

Energy Advice

How much time did you spend on this?

hours

Did you refer to Another Agency (e.g. DHSS, CAB)

If Yes, specify

Did you refer to

Allocation Meeting

Another Social Worker

Senior Social Worker

Area Officer

Other (please specify)

### **I.III. SOCIAL WORK INTERVIEW SCHEDULE**

#### **DIFFERENCES IN OTHER AGENCIES**

1. Of the offices that you are in contact with, do you find that some offices work differently to others?

2. Have you had contact with different sections of the same department, if so are some better than others?

3. Do you usually go through a liaison worker, or do you go straight to the section that deals with the type of problem the client has?

4. Do you ask for anyone in particular when you phone?

if so, why? if not why not?

#### **AGREED WAYS OF WORKING**

5. Is there an agreed way of working in the office in relation to fuel debts and rent arrears?

6. If there is, how did you come to understand that as the way of working?

7. When would you consider making a s.12 payment for a fuel debt or for rent arrears?

#### **FACTORS AFFECTING OTHER AGENCIES ACTIONS**



8. Do you find that the circumstances of a client will affect how other agencies will react to the case?

9. Do you have knowledge of what happens to people when they leave here?

10. How do you think other agencies regard you as a social worker?

#### **FACTORS AFFECTING YOUR ACTIONS**

11. Do you think it influences your actions if you have previous knowledge of the client?

12. Will it influence your actions if you know that a client will or will not keep to an arrangement?

#### **GENERAL APPROACHES TO OTHER AGENCIES**

13. What kind of information do you try to get before phoning an agency?

14. As an individual, how do you try to get the best for the client.

15. Is there anything being done at an office level about rent arrears and fuel debts?

if yes, what? if not, could anything be done?

16. Is anything being done at the regional level?

if yes, what? if not, could anything be done?

#### **I.IV. INCREASING FINANCIAL PROBLEMS OF THE POOR**

In chapter 2, I suggested that over the past 10–15 years important changes have meant that financial problems are becoming increasingly prevalent among certain sections of the population. This would suggest that the network of organisations would have a greater number of problems to deal with. Changes have occurred in at least 4 areas.

1. Increasing rent and fuel prices
2. The reduction and greater selectivity of government subsidies to public sector tenants and fuel consumers.
3. The increasing number of people becoming dependant on means tested benefits.
4. The cuts in social security benefits.

In this appendix I discuss these changes in some detail.

##### **i. pricing and subsidies**

In recent years, rents and fuel prices have increased substantially. Partly, this has arisen as a result of changes in the subsidies these commodities, such that subsidies have decreased and become more selective. In different ways this has had an important impact on the tenants and consumers.

##### **fuel**

Harris (1983) documents in detail the trends in energy pricing from 1974 to 1982. he notes that,

1. Fuel prices increased by 30% in real terms (and quadrupled in money terms) over this period.
2. Coal and electricity increased by 40% in real terms.
3. Gas stayed more or less the same in real terms
4. Average earnings increased by 11% in real terms.

These increases in prices arose partly as a result of the dramatic increase in oil prices in real terms that took place at the end of 1973 and partly as a result of increases in wages, salaries and related costs. Also, however as Harris points out, government decisions about the parameters for setting fuel prices have had an important impact. he notes,

Overall one has to agree with the Select Committee on Energy who argued.

"In considering energy pricing policy it is necessary to recognise that, for all practical purposes, prices in the UK are broadly determined by the government."

For 2 years after 1973 a £300 million subsidy was paid to EB's to help keep electricity prices down. With a move to more economic pricing policies, however, this subsidy was abolished to be replaced by a more limited form of help for poorer families via the electricity discount system. In this scheme certain groups (those on FIS, SB and those receiving rent and rate rebates) could get a 25% discount off their winter electricity bill. By 1978/9 a £34 million subsidy was given to poorer consumers.

In 1979 this scheme was abolished to be replaced by the present scheme, whereby FIS recipients gained an extra £1 a week and certain SB groups received an extra 95 pence a week through heating additions. These heating additions had existed before the electricity discount scheme was

abolished, however they were made on a discretionary basis and were not an automatic right. Lewis (1979) suggested that by making these additions automatic for certain groups, the government only solved the problem of take-up. So that of the 1.1 million people eligible 750,000 received these additions already. Thus only a thirteenth of the number of people were helped at half the cost. This potted history shows quite clearly, that subsidies to fuel have both been reduced and become more selective, directed towards certain poorer groups of the population.

There is some evidence to suggest that these price increases have affected some consumers more than others. Hutton (1983) noted,

Rising fuel prices will increase the pressure on some household budgets more than others. Households in the lowest 20 per cent of the income distribution spend 10.9 per cent of their budget on fuel whereas those in the highest 20 per cent spend only 4.0 per cent. Fuel ranks third out of 10 commodities in the expenditure of low-income households. In economic terminology fuel is a "necessity" – the share of expenditure on fuel decreases as income rises: expenditure on fuel is largely committed rather than discretionary. So high fuel costs place a disproportionate burden on the incomes of the poor. The trend in fuel prices, therefore, may tend to increase economic inequality and result in real hardship at the lower end of the income distribution.

This would suggest that as fuel prices rise more and more low income families will face financial problems as a result of fuel debts.

#### public sector rents

Public sector rents are subsidised in 2 ways. Firstly individuals are subsidised through the means tested housing benefit scheme. Secondly rents are subsidised through the transfer of rates and central government money to the housing revenue account of district councils.

The subsidy to council housing from both central government and from the rates has been reduced substantially over Scotland as a whole over recent years. This has been achieved through controlling local councils rate fund contributions (ie.. the amount of subsidy that can be taken from the rates towards housing) and by reducing housing support grants (ie.. the direct subsidy to local authority housing budgets). The Scottish Local Government Unit (1987) note that the housing support grant was cut from £213 million in 1979/80 to £47 million in 1987/88. Meanwhile rate fund contributions have been cut from £120 in 1984/85 to £44 million in 1987/88 on the orders of central government. As a result of these policies, the average Scottish weekly rent was £14.33 in 1987 compared to £4.92 in 1979/80.

Unlike for fuel, however, the worst effects of these rent increases have been mitigated by the housing benefit scheme where individuals can receive help towards their rent dependant upon their income, family structure and size of rent. Nevertheless, for those tenants not in receipt of housing benefit, these increases in rent will have to be met out of their own pocket. Likewise even the majority of those clients in receipt of standard housing benefit, would have to make up a part of the increase in rents.

## **ii. increasing numbers on benefit**

Both economic and social factors have led to an increase in the number of people reliant on state benefits. For example the increasing number of people reaching retirement age and the general trend for people to live longer has led to an increase in the number of retirement pensioners from 8,680,000 in 1979/80 to 9,290,000 in 1984/5 (an increase of 7%). At the same time increasing unemployment has also had an impact on the numbers of

people in receipt of benefit. Thus the number receiving unemployment benefit increased from 550,000 to 1,020,000 over the same period (an increase of 185%) (HMSO; "Reform of Social Security"; Green Paper, 1985)

A number of studies have shown how those people in receipt of benefits are more likely to get into debt than higher income groups. Thus it may be assumed that an increasing number of people on benefits would increase the extent of indebtedness. Ashley (1983) in a DHSS funded literature review has documented the findings of a number of research projects. She noted that they showed that of those groups of people who were unemployed, on SB or on FIS, significant proportions had debt problems of one form or another. (Clark (78) - 44% of the unemployed on SB; Knight and Nixon (76) - 21% of FIS claimants; Marshall (72) - a third of those on SB (other than rent arrears))

At the same time she documents a number of studies of debtors and notes that, "Debtors are not always poor, but all the studies related to debt show that the income levels of debtors are proportionately low. Berthoud (1981), in particular conducted a study of fuel debtors and found that fuel debtors who were disconnected were commonly people below retirement age on low incomes, he noted,

few disconnected households included two earners; approaching half had no income from employment at all, and two thirds of these lived at the income floor represented by supplementary benefits - usually the lower income floor of the basic rate of supplementary benefits. In that context it is no surprise to observe that the net standard of living of disconnected households is about half that of non-debtor households. Or to put it bluntly, a good half of the disconnected are poor and most of the remainder are on the margins of poverty.

Ashley noted that studies of rent arrears, similarly found that families with rent arrears were found to have incomes below the average. For example Alpren in a study of those in arrears (1977) found that the majority of clients were unemployed when they got into arrears and 25% blamed unemployment for their problems, as did 28% in Ungerson and Baldock's survey (1978)

Where on the one hand evidence shows that the poor are more likely to get into debt than other people and on the other that debtors are on the whole poor, the increase in numbers on benefit has some significance for demands made by debtors on the network of agencies.

### **iii. cuts in social security benefits**

At the same time as the number of claimants has been increasing the government has introduced a number of cuts in social security expenditure, which has meant that many individuals are living on a reduced income. One can reasonably suggest again that this would lead to a greater number of people facing financial difficulties. Action For Benefits (1984) have estimated that claimants lost over £6 billion cumulatively between 1979 and 1984. These cuts were introduced through a number of seemingly minor changes which in total add up to substantial sums of money. For example in 1980 the government delayed payment of benefit increases by two weeks, this saved them £100 million.

The main cuts came about through the introduction of the 1980 "Social Security" Act, including the abolition of the earnings related supplement to unemployment benefit, the 5% curtailment of various benefits (£500 million); the decisions to keep long term benefits such as retirement pensions, in line



with prices as opposed to the higher of earnings or prices (£500 million) and the changes to the statutory sick pay scheme (£400 million)

These cuts in benefit compare remarkably with the increase in higher take home pay for other groups as a result of tax cuts. The Institute of Fiscal Studies estimated that only 6% of the population is better off as a result of tax and benefit changes between 1979 and 1985. They showed how 87% of the population had a reduced income, whilst the rest of the population remained largely unchanged. The only households to benefit were those with incomes of over £400 a week.

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